

# 2008 Report on Illinois Poverty

*An initiative of*



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# Introduction

**T**his eighth Report on Illinois Poverty comes at a unique moment of barriers and opportunities. A moment when the state of Illinois holds the distinction of having the worst budget deficit in the nation for 4 years running. Yet, it is also a moment when people across the United States are talking about poverty as a threat to our well-being, when leaders are proposing solutions, and when communities are taking important steps to decrease hardship.

**Seizing this moment to create change is vital to the millions of Americans and Illinoisans that live in poverty every day:**

- 1.5 million people in Illinois and 39 million people in the nation are poor.
- 686,000 people in Illinois and 17 million people in the nation live in the most extreme form of dire poverty.
- 543,000 of our children in Illinois and 13 million of our children in the nation are poor.

**Poverty deprives people of their dignity and compromises their ability to meet their most basic of needs:**

- We must act to address poverty because it limits chances and restricts opportunity for the people who experience it.
- We must act to address poverty because it is dangerous when children cannot get enough healthy food to eat, adults lack shelter, and seniors skip doses of vital medication.
- We must act to address poverty because it erodes the quality of life for us all. A society, a state, a community is only as strong its weakest member.

This year's report includes a new Spotlight on Challenges to Women's Economic Well-Being. The Spotlight on Women can be found on page 16.

As you read this report, you will see how Illinois families struggle to achieve or maintain economic stability. Negative economic shifts including stagnating wages and rising costs have taken their toll on people across Illinois, hitting those with the least to start with the hardest. **But there is hope.** There is a movement stirring throughout the country to act now to address poverty. With this momentum building and new collective efforts in Illinois, we can eliminate the poverty that deprives people of their human rights.

**The momentum to address poverty is coming from many directions:**

- In poll after poll, members of the public are saying that addressing poverty is important to them.
- Presidential candidates are putting forth anti-poverty proposals, and leading national groups have identified key next steps to reducing poverty.
- State legislatures are creating poverty commissions and county boards are forming poverty task forces.
- More than 1,400 Illinoisans and growing have endorsed the goal of cutting extreme poverty in half by 2015.

Illinois is poised to be a leader in this movement to significantly reduce poverty. Throughout the report, recommendations on ways to address poverty are identified as *Opportunities for Change* and are denoted by the symbol to the right. Implementing these recommendations can help us make strong, safe, and stable communities across Illinois that are poverty free.



# The gap between stagnant incomes and rising prices is stretching Illinois families thin.

The effect of our struggling economy has the greatest impact for those with the least income to begin with. These negative economic trends do not appear to be slowing, forecasting more entrenched hardship in the future.

Average weekly wages fell in 7 of the 11 job sectors in Illinois from 2001 to 2007.<sup>1</sup> This means that on a weekly basis, many Illinoisans have less purchasing power to pay for their needs.

**After adjusting for inflation, real weekly wages declined by:**

**\$32**

for people working in the business services sector

**\$16**

for people working in the retail trade

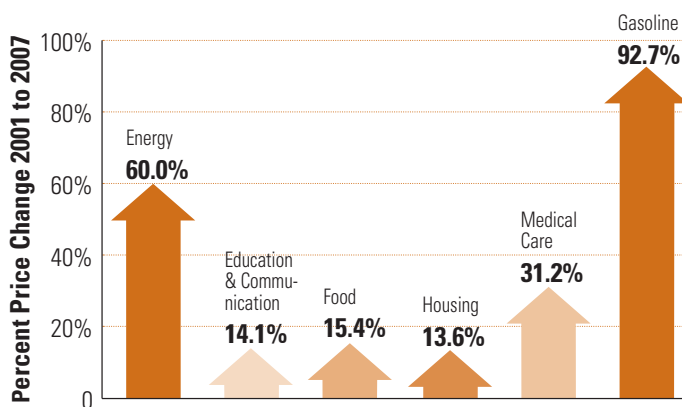
The reality of a changing economy and labor market in Illinois is reflected in families having less money coming in annually.

**Median household incomes dropped in 70 of Illinois' 102 counties**

from 2001 to 2005, with the statewide median income declining

**\$1,547.<sup>2</sup>**

During this period of declining wages and incomes, prices for essential goods and services rose substantially, putting the squeeze on many families.<sup>3</sup>



**Over 1 in 4**

Illinois renter households are spending over half their income on housing,

**an increase**

**of 42.2%**

since 1999, leaving less to spend on other essentials like food and clothing.<sup>4</sup>



Throughout the pages of this report are recommendations, or *Opportunities for Change*, that together can increase stability and security for Illinois families and reduce poverty throughout the state.

<sup>1</sup> Center for Tax and Budget Accountability & Northern Illinois University, (2007). *The state of working Illinois*. Chicago & DeKalb, IL: Author.

<sup>2</sup> U.S. Census Bureau, Small Area Income and Poverty Estimates 2001-2005, calculation conducted by the Mid-America Institute on Poverty of Heartland Alliance.

<sup>3</sup> U.S. Department of Labor, Bureau of Labor Statistics. (n.d.). *Consumer price index, create customized tables*. Retrieved February 26, 2008, from <http://www.bls.gov/cpi/>

<sup>4</sup> U.S. Census Bureau, 2000 Decennial Census & 2006 American Community Survey, calculation conducted by the Mid-America Institute on Poverty of Heartland Alliance.

# The eroding safety net keeps hundreds of thousands of Illinoisans in extreme poverty.

Extreme poverty, living on an annual income of less than half the poverty line (below \$10,000 for a family of four), affects over 680,000 Illinoisans. Those living in extreme poverty are often in unsafe living conditions and struggle to meet the most basic of their needs.

**Children, seniors, and people with disabilities comprise nearly half of all people living in extreme poverty in Illinois. The government plays a role in providing support, in the form of a safety net, for children, seniors, and people with work-limiting disabilities. However, that support has eroded over the past few decades and hundreds of thousands of Illinoisans fall through the cracks.**

Of Illinoisans in extreme poverty:<sup>5</sup>

## 245,888 are children

- 78,960 are under age 5
- 166,928 are ages 5 to 17
- 16,231 are disabled

402,524 are working age adults ages 18 to 64

- **52,562 have a disability** that makes it difficult to work
- 92,072 are enrolled in school\*
- 77,406 of the remaining do not have a high school diploma making meaningful employment difficult to secure

## 34,944 are seniors

# 333,394

or nearly HALF of Illinoisans living in extreme poverty **are not expected to be working or may not be able to work.**

\*of those who are not disabled

## Over THREE QUARTERS

of Illinois households eligible for TANF cash assistance and housing assistance **do not receive the benefit.**<sup>6</sup>

**Average annual benefit levels in Illinois fall far short of what Illinois families need to get by:**

*Supplemental Security Income*  
(government program for people with disabilities with low incomes)<sup>7</sup>

**\$7,803**

*Temporary Assistance to Needy Families*  
(government program to help poor families with dependent children)<sup>8</sup>

**\$2,856**

Supports designed to help struggling families often fail to make it into the hands of eligible families. Additionally, the benefit amounts for key supports are so low they fail to provide the meaningful support needed to make ends meet.



Establish the Commission on the Elimination of Poverty in Illinois so there is a formal entity to comprehensively address poverty in Illinois by developing a substantive, measurable plan to cut the number of people living in extreme poverty in Illinois in half by 2015.

<sup>5</sup> U.S. Census Bureau, 2006 American Community Survey, Microdata, calculation conducted by the Mid-America Institute on Poverty of Heartland Alliance.

<sup>6</sup> Albelde, R., Boushey, H., Chimienti, E., Ray, R., & Zipperer, B. (2007, October). *Bridging the gaps: A picture of how work supports work in ten states*. Washington, DC & Boston: Center for Economic and Policy Research & Center for Social Policy.

<sup>7</sup> U.S. Census Bureau, 2006 American Community Survey, calculation conducted by the Mid-America Institute on Poverty of Heartland Alliance.

<sup>8</sup> Illinois Department of Human Services, Bureau of Research & Analysis. (2007, December). *TANF, FHP, and Food Stamps cases and persons in metro area counties with estimated Chicago, September of each year 2000-2007*. On file with author.

## Families' attempts at moving ahead are being severely undercut by risky loans and debt.

Debt, predatory lending, and foreclosures are draining savings and eroding the wealth of low-income families in Illinois. Without opportunities to build assets, Illinois families cannot get ahead.

Though subprime loans make up a smaller share of all mortgage loans, they comprise a much greater share of foreclosures.

### Forecasted Impact of Subprime Foreclosures in 2008-2009 on Illinois Families and Communities<sup>9</sup>



An additional 2.5 million surrounding homes will be affected by home value/tax base declines.

The median debt per Illinois household in 2006 includes:<sup>10</sup>

**\$13,384**

in installment debt, such as car loans, student loans, or financed furniture

**\$1,782**

in credit card and line of credit debt, which have relatively high interest rates compared to other forms of debt

### Payday lenders proliferate in Illinois

trapping workers in cycles of debt. To illustrate how common they are, there are almost 3 times as many payday licenses as McDonald's in the state.

There is:

**1** payday lending license in Illinois for every **160** poor families in the state<sup>11</sup>

vs.

**1** McDonald's in Illinois for every **442** poor families in the state<sup>12</sup>



Improve the Payday Loan Reform Act to strengthen provisions that protect Illinois families from abusive predatory lending practices that can lead them down the path to financial ruin.

<sup>9</sup> Center for Responsible Lending. (2008, February). *The impact of court-supervised modifications on subprime foreclosures in Illinois*. Washington, DC: Author.

<sup>10</sup> CFED. (2008). *2007-2008 Assets and opportunity scorecard*. Retrieved February 6, 2008, from <http://www.cfed.org/focus.m?parentid=31&siteid=2471&id=2475>

<sup>11</sup> Illinois Department of Financial and Professional Regulations. (n.d.). *Search licenses*. Retrieved February 29, 2008, from <http://www.idfpr.com/dfi/LicenseSearch/fmSearchLicensees.asp>, calculation conducted by the Mid-America Institute on Poverty of Heartland Alliance.

<sup>12</sup> Graves, S.M. (2006). *McDonald's vs. Payday Lenders - 2006*. Retrieved March 10, 2008, from [http://www.csun.edu/~sg4002/research/mcdonalds\\_by\\_state.htm](http://www.csun.edu/~sg4002/research/mcdonalds_by_state.htm), calculation conducted by the Mid-America Institute on Poverty of Heartland Alliance.



# In Illinois, the tax system demands more from people with less.

Lower-income families in Illinois shoulder a relatively high tax responsibility, meaning a greater share of their incomes as compared to those with higher incomes, is paid in state and local taxes.

The poorest Illinois families have a tax rate that is **2.7 times higher** than the highest income Illinois families.<sup>14</sup>

Income Group	Average Total State and Local Tax Rate with Exemptions Considered
Top 1 percent of Illinois families Average incomes of \$1.7 million	5.1%
Illinois families in the middle of income distribution Average incomes of \$44,000	10.7%
Poorest Illinois families Average incomes of \$9,800	13.7%

Illinois is **one of only 14 states that taxes food purchased for consumption at home.**

Grocery taxes take a larger chunk out of a low-income family's budget than a higher income family's.<sup>15</sup>



Illinois' state Earned Income Tax Credit, designed to offset the large share of state and local taxes shouldered by low-income families, is

**among the lowest in the nation,** averaging only **around \$100 per family.**<sup>16</sup>



Increase the Illinois Earned Income Tax Credit to put more dollars in the pockets of low-income Illinois families. This improves the likelihood that families will be able to meet basic needs and save money for the future.

<sup>13</sup> Levitis, J.A. (2007, March). *The impact of state income taxes on low-income families in 2006*. Washington, DC: Center on Budget and Policy Priorities.

<sup>14</sup> Institute on Taxation and Economic Policy. (2008). *Preliminary analysis of state and local taxes in 2006*. On file with author.

<sup>15</sup> Center on Budget and Policy Priorities. (2007, November). *Which states tax the sale of food for home consumption in 2007?* Washington, DC: Author.

<sup>16</sup> Make Work Pay in Illinois. (2008, February). *Help working families: Grow the Illinois EITC*. Chicago: Voices for Illinois Children.

# State Poverty Profile

Poverty rates presented here originate from various Census Bureau surveys and estimates. The use of different surveys is based on Census Bureau recommendations that certain surveys be used for specific purposes. Thus, the *American Community Survey* is used for point-in-time state estimates, and when comparing between states or states and smaller geographies. The *Small Area Income and Poverty Estimates* are used for comparing all counties. As a result, the poverty rates vary slightly when using the recommended survey and the appropriate methodologies. Due to a change in Census Bureau methodology in the *American Community Survey*, poverty rate comparisons between 2005 and 2006 are not valid, so this section discusses state change over time from 1999 to 2006. For more detail on the sources, please see pages 9 and 52.

Poverty is widespread and will directly or indirectly touch the majority of people in the nation at some point during their lifetimes. Estimates suggest that 38.4% of 25 year olds in the United States will experience poverty at some point in their adult years.<sup>17</sup> Though individuals in poverty are very diverse, certain groups are disproportionately impacted by poverty.

## Who are more likely to be poor?

- Women face a greater risk of poverty.
- African Americans and Latinos face a greater risk of poverty.
- Children face a greater risk of poverty.
- Female-headed households are at a far greater risk of poverty.
- Immigrants face greater risk of poverty than native-born individuals, but comprise a much smaller number of all people in poverty.
- People with disabilities face greater risk of poverty than those without, yet comprise a much smaller number of all people in poverty.

Poverty exists in every corner of the country and in every county of Illinois. Rural counties in southern Illinois have some of the highest rates of poverty in the state. Suburban Chicago counties are experiencing rapidly growing poverty. High rates of extreme poverty can be found in areas rural and urban alike. Poverty compromises the stability of entire communities, counties, and the state. This section highlights the magnitude of poverty in the state, its geographic spread, and its density.

<sup>17</sup> Rank, M.R., & Hirschl, T.A. (1999). The likelihood of poverty across the American adult life span. *Social Work*, 44 (3), 201-216.

# Poverty Definitions

Four definitions of poverty are instructive for an analysis of well-being in Illinois.

**Income Poverty:** as defined by the federal government using food cost as a basis. There are two slightly different versions of the federal poverty measure: the poverty thresholds and the poverty guidelines.

The *poverty thresholds* are the original version of the federal poverty measure. They are updated each year by the Census Bureau and are used mainly for statistical purposes — for instance, preparing estimates of the number of Americans in poverty each year.

The *poverty guidelines*, also called the Federal Poverty Level (FPL), are the other version of the poverty measure. They are issued each year in the Federal Register by the Department of Health and Human Services and are a simplification of the poverty thresholds used for administrative purposes — for instance, determining financial eligibility for certain federal programs.<sup>18</sup>

## Federal Poverty Guidelines, or 100% FPL<sup>19</sup>

Size of family unit	2008 poverty guidelines	2007 poverty guidelines	2006 poverty guidelines	2005 poverty guidelines
1	\$10,400	\$ 10,210	\$ 9,800	\$ 9,570
2	14,000	13,690	13,200	12,830
3	17,600	17,170	16,600	16,090
4	21,200	20,650	20,000	19,350
5	24,800	24,130	23,400	22,610
6	28,400	27,610	26,800	25,870
7	32,000	31,090	30,200	29,130
8	35,600	34,570	33,600	32,390

**Deep or Extreme Poverty:** defined as living below 50% of the federal poverty threshold.

**Low-Income or Near Poor:** defined as living between 100% and 200% of the poverty threshold — an income level where people often have trouble meeting their basic needs due to skyrocketing costs (e.g. rent, child care, health insurance).

**Asset Poverty:** defined as households without sufficient net worth to subsist at the poverty level for 3 months<sup>20</sup> — so that a crisis (such as job loss, illness, divorce) can push a household into poverty or homelessness.

<sup>18</sup> U.S. Department of Health & Human Services. (2006). *Frequently asked questions related to the poverty guidelines and poverty*. Retrieved December 21, 2006, from <http://aspe.hhs.gov/poverty/faq.shtml#differences>

<sup>19</sup> U.S. Department of Health & Human Services. (2008). *The 2008 HHS Poverty Guidelines*. Retrieved March 8, 2008, from <http://aspe.hhs.gov/poverty/index.shtml>

<sup>20</sup> CFED. (2007). *Asset poverty*. Retrieved January 2, 2007, from <http://www.cfed.org/focus.m?showmeasures=1&parentid=&siteid=504&id=509&measureid=2841>

# State Poverty Rates

## Poverty in Illinois, 2006<sup>21</sup>

**685,970** + **853,063**  
 or 5.5% of Illinoisans are living in extreme poverty, below 50% of the federal poverty threshold.      or 6.8% of Illinoisans are living between 50% and 100% of the federal poverty threshold.

**= 1,539,033 or 12.3%**  
 of the state's population living in poverty.

**988,100** + **1,016,551**  
 or 7.9% of Illinoisans are living between 100% and 150% of the federal poverty threshold.      or 8.1% of Illinoisans are living between 150% and 200% of the federal poverty threshold.

**= 2,004,651 or 16.0%**  
 of the state's population are at risk of falling into poverty.

## Illinois Poverty Rates Over Time<sup>22</sup>

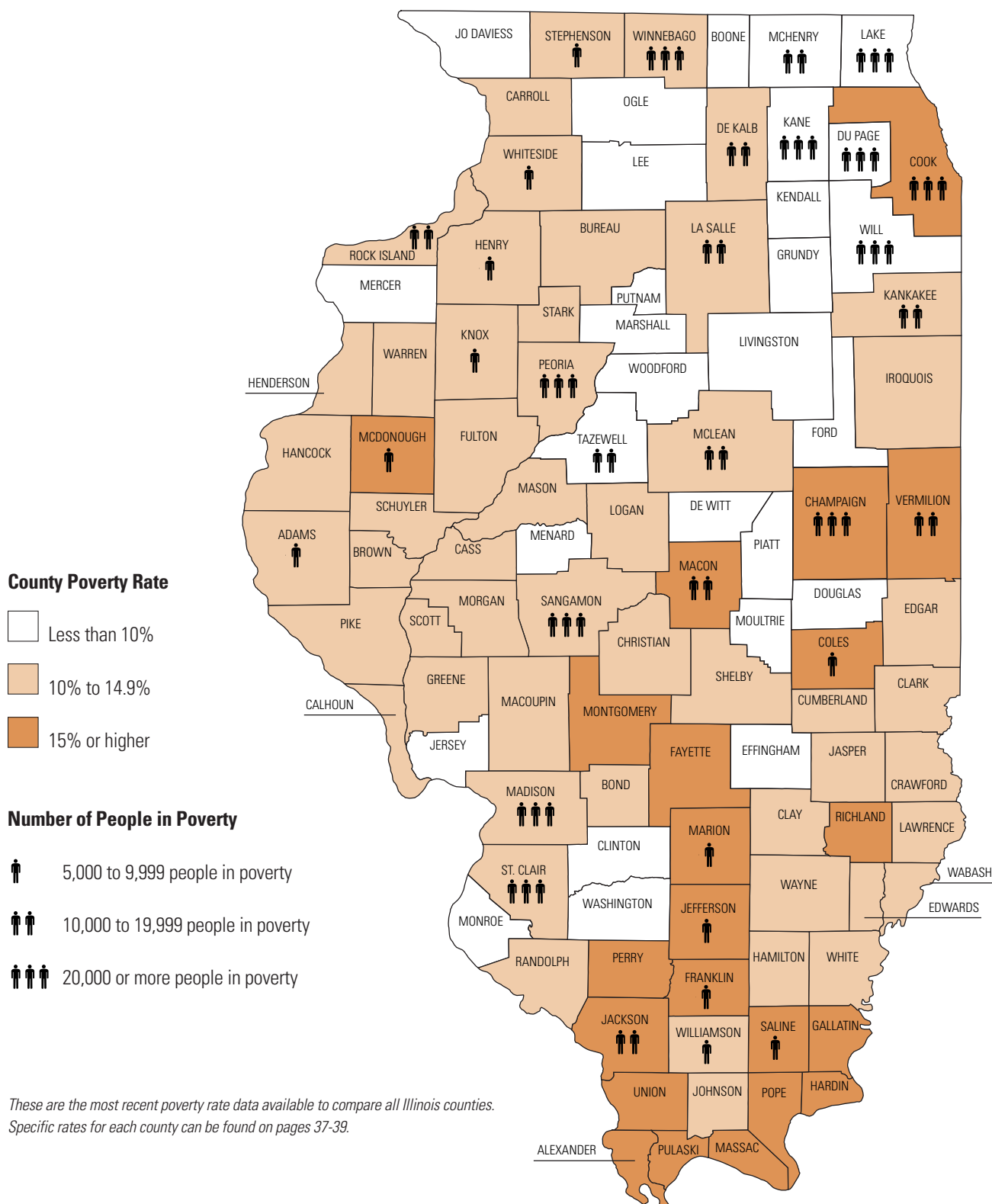
1999		2006	
Number	Rate	Number	Rate
1,291,958	10.7%	1,539,033	12.3%

*Note: For data related to asset poverty, see page 30.*

<sup>21</sup> U.S. Census Bureau, 2006 American Community Survey, calculation conducted by the Mid-America Institute on Poverty of Heartland Alliance.

<sup>22</sup> U.S. Census Bureau, 2000 Decennial Census & 2006 American Community Survey, calculation conducted by the Mid-America Institute on Poverty of Heartland Alliance.

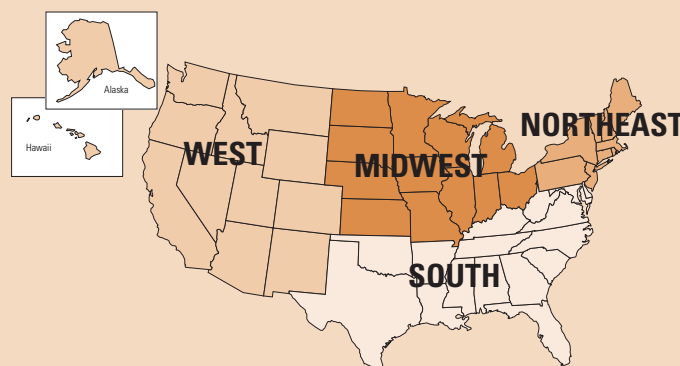
# State Poverty Map, All Ages in Poverty, 2005<sup>23</sup>



<sup>23</sup> U.S. Census Bureau, Small Area Income and Poverty Estimates 2005.

# Midwest Poverty

Midwest states share many similar characteristics that make it important to understand the region in which Illinois is situated. After decades of having some of the lowest poverty rates in the nation, the Midwest is now one of the leaders of the nation's poverty and child poverty growth.



The Midwest poverty rate climbed from 10.2% in 1999 to 12.4% in 2006.

This was the  
**largest increase  
in any region**  
of the country.<sup>24</sup>

## Poverty by Region: Percent Change from 1999 to 2006<sup>25</sup>

	Percent Change in Total Population	Percent Change in Number of People who are Poor	Percent Change in Poverty Rate
United States	6.4%	14.3%	7.3%
Northeast Region	2.1%	4.7%	2.6%
<b>Midwest Region</b>	<b>2.8%</b>	<b>25.8%</b>	<b>21.6%</b>
South Region	8.9%	16.6%	7.2%
West Region	9.9%	8.5%	-0.8%

## Child Poverty by Region: Percent Change from 1999 to 2006<sup>26</sup>

	Percent Change in Total Child Population	Percent Change in Number of Children who are Poor	Percent Change in Child Poverty Rate
United States	2.2%	13.1%	10.2%
Northeast Region	-3.0%	2.2%	5.9%
<b>Midwest Region</b>	<b>-2.4%</b>	<b>23.9%</b>	<b>27.1%</b>
South Region	5.7%	17.8%	11.2%
West Region	5.4%	4.7%	-0.6%

The regions included in this analysis reflect the regional breakdowns designated by the Census Bureau. See page 52 for explanation.

From 1999 to 2006, Midwest  
**child poverty rates jumped**  
from 13.3% to 16.9%.<sup>27</sup>

The Midwest experienced a  
**decline in the  
overall child population**  
which makes the  
**increase in  
children living in poverty**  
all the more stark.

Nationally,  
**10 of the top 20 poorest cities  
are in the Midwest.**<sup>28,29</sup>



<sup>24</sup> U.S. Census Bureau, 2000 Decennial Census & 2006 American Community Survey, calculation conducted by the Mid-America Institute on Poverty of Heartland Alliance.

<sup>25</sup> Ibid.

<sup>26</sup> Ibid.

<sup>27</sup> Ibid.

<sup>28</sup> Webster, Jr., B.H., & Bishaw, A. (2007, August). *Income, earnings and poverty data from the 2006 American Community Survey*. (ACS-08). Washington, DC: U.S. Census Bureau.

<sup>29</sup> This refers to cities with populations over 65,000.

# Major Groups in Poverty: Illinois

## Populations in Poverty 2006<sup>30</sup>

Group*	Population**	Percent of State Population	Number Below Poverty	Percent of the Poverty Population	Percent in Poverty
<b>Illinois Total</b>	<b>12,516,453</b>	<b>100.0%</b>	<b>1,539,033</b>	<b>—</b>	<b>12.3%</b>
Children (0-17)	3,173,411	25.4%	543,373	35.3%	17.1%
Working Age (18-64)	7,891,815	63.1%	865,359	56.2%	11.0%
Seniors (65+)	1,451,227	11.6%	130,301	8.5%	9.0%
White Non-Hispanic	8,159,767	65.2%	631,014	41.0%	7.7%
Black	1,823,512	14.6%	509,836	33.1%	28.0%
Asian	528,942	4.2%	47,199	3.1%	8.9%
Hispanic	1,858,224	14.8%	327,871	21.3%	17.6%

\* Groups may not be mutually exclusive.

\*\* Total population is the population used to calculate poverty. This excludes persons under age 15 who are not related to the head of household.

## DISABILITY & Poverty

Illinoisans with a disability are much more likely to be poor than those without a disability.

### ILLINOIS POVERTY BY RACE/ETHNICITY FOR PEOPLE WITH DISABILITIES<sup>31</sup>

Group	Poverty Rate	Number in Poverty
Asian	*	*
Black	41.9%	72,063
Hispanic	30.7%	17,313
White Non-Hispanic	13.7%	78,313

\*sample size too small to calculate

Note: work-limiting disability, for populations 16 and over

Nearly 1 out of 5 Illinois households has at least one member with a disability.<sup>32</sup>

Illinoisans with a disability are more likely to have low earnings than their non-disabled counterparts.

### PERCENT OF ILLINOISANS WITH EARNINGS BELOW \$15,000 IN 2006<sup>33</sup>

**Disabled** → 42.9%

**Non-Disabled** → 27.4%

<sup>30</sup> U.S. Census Bureau, 2006 American Community Survey, calculation conducted by the Mid-America Institute on Poverty of Heartland Alliance.

<sup>31</sup> U.S. Census Bureau, Current Population Survey 2006-2007 Annual Social and Economic Supplement, Microdata, calculation conducted by the Mid-America Institute on Poverty of Heartland Alliance.

<sup>32</sup> U.S. Census Bureau, 2006 American Community Survey, calculation conducted by the Mid-America Institute on Poverty of Heartland Alliance.

<sup>33</sup> Ibid.

## SENIORS & Poverty

Once poor, senior households are less likely to exit poverty than any other age group.<sup>34</sup>

### ILLINOIS SENIOR POVERTY BY RACE/ETHNICITY<sup>35</sup>

Group	Poverty Rate	Number in Poverty
Asian	*	*
Black	20.1%	32,317
Hispanic	17.3%	12,225
White Non-Hispanic	6.8%	80,172

\*sample size too small to calculate

Over half of Illinois seniors do not have retirement income other than Social Security.<sup>36</sup>

The effects of education have a lasting impact on income even into the later years of life.

### MEDIAN ANNUAL INCOME FOR SENIORS, 2006<sup>37</sup>

Educational Attainment	Median Annual Income
Less than high school diploma	\$12,062
High school diploma or equivalency	\$16,302
Some college or associate's degree	\$19,300
Bachelor's degree	\$32,000

## CHILDREN & Poverty

Illinois children are particularly vulnerable to poverty.

### ILLINOIS CHILD POVERTY BY RACE/ETHNICITY<sup>38</sup>

Group	Poverty Rate	Number in Poverty
Asian	8.3%	9,688
Black	38.8%	220,177
Hispanic	23.0%	148,831
White Non-Hispanic	8.6%	152,635

Since 1999, the child poverty rate in Illinois has grown by 19.6%.<sup>39</sup>

Children that live in families with the potential for only one wage earner are hard hit by poverty.

### POVERTY RATES FOR ILLINOIS CHILDREN BY FAMILY TYPE, 2006<sup>40</sup>

Single-Father Families	24.3%
Single-Mother Families	43.9%
Married-Couple Families	6.8%

<sup>34</sup> McKernan, S. M., & Ratcliffe, C. (2002, December). *Events that trigger poverty entries and exits*. Washington, DC: The Urban Institute.

<sup>35</sup> U.S. Census Bureau, 2006 American Community Survey, calculation conducted by the Mid-America Institute on Poverty of Heartland Alliance.

<sup>36</sup> Ibid.

<sup>37</sup> Purcell, P. (2007, September). *Income and poverty among older Americans in 2006*. CRS Report for Congress. Washington, DC: Congressional Research Service, The Library of Congress.

<sup>38</sup> U.S. Census Bureau, 2006 American Community Survey, calculation conducted by the Mid-America Institute on Poverty of Heartland Alliance.

<sup>39</sup> U.S. Census Bureau, 2000 Decennial Census & 2006 American Community Survey, calculation conducted by the Mid-America Institute on Poverty of Heartland Alliance.

<sup>40</sup> U.S. Census Bureau, 2006 American Community Survey, calculation conducted by the Mid-America Institute on Poverty of Heartland Alliance.



## GENDER & Poverty

Women overall face barriers to avoiding poverty as do men and women with criminal records.

### ILLINOIS POVERTY BY RACE/ETHNICITY FOR WOMEN & MEN AGES 18 TO 64<sup>41</sup>

Group	Women	Men
Asian	8.5%	9.2%
Black	26.6%	19.6%
Hispanic	18.7%	11.2%
White Non-Hispanic	8.7%	6.5%

Though women in general continue to have higher poverty rates than men, since 1990, the rate of Illinois men in poverty has grown by 10.0% while the rate of Illinois women in poverty has grown by only 3.3%.<sup>42</sup>

Changes in Illinois drug laws and enforcement have led to a skyrocketing prison population. Having a record is a huge barrier to getting a job and avoiding poverty.

### PERCENT INCREASE IN ADMISSIONS TO ILLINOIS PRISONS FOR DRUG OFFENSES BY GENDER, EARLY 1980s TO EARLY 2000s<sup>43</sup>

Gender	Percent Increase
Illinois Men	2650%
Illinois Women	4041%

## IMMIGRANTS & Poverty

Immigrants in Illinois are only slightly more likely to be in poverty than their native-born counterparts.

### ILLINOIS POVERTY BY NATIVITY<sup>44</sup>

Group	Poverty Rate	Number in Poverty
Native Born	12.2%	1,308,994
Foreign Born	13.1%	230,039

Immigrants in Illinois have relatively little affect on poverty rates. Without the foreign-born population, the Illinois poverty rate would only be one tenth of a percentage point less.<sup>45</sup>

Illinois children living in immigrant families have the same poverty rate as children living in U.S.-born families.<sup>46</sup>

<sup>41</sup> U.S. Census Bureau, 2006 American Community Survey, calculation conducted by the Mid-America Institute on Poverty of Heartland Alliance.

<sup>42</sup> U.S. Census Bureau, 1990 Decennial Census & 2006 American Community Survey, calculation conducted by the Mid-America Institute on Poverty of Heartland Alliance.

<sup>43</sup> Kane-Willis, K., Janicsek, J., & Clark, D. (n.d.). *Intersecting voices: Impacts of Illinois' drug policies*. Chicago: The Illinois Consortium on Drug Policy, Institute for Metropolitan Affairs, Roosevelt University.

<sup>44</sup> U.S. Census Bureau, 2006 American Community Survey, calculation conducted by the Mid-America Institute on Poverty of Heartland Alliance.

<sup>45</sup> Ibid.

<sup>46</sup> Annie E. Casey Foundation. (n.d.). *Kids count*. Retrieved March 4, 2008, from [http://www.kidscount.org/datacenter/profile\\_results.jsp?r=15&d=1&c=a&p=5&x=133&y=9](http://www.kidscount.org/datacenter/profile_results.jsp?r=15&d=1&c=a&p=5&x=133&y=9)

# Spotlight on Challenges to Women's Economic Well-Being

**T**hough women bear substantial responsibility for their families' economic well-being, they face many challenges to economic security. In recent decades women have entered the workforce at unprecedented rates, yet women are still disproportionately impacted by poverty. Women are particularly vulnerable to poverty for a number of reasons:

## Being paid less at work:

- Women are paid lower wages than men for comparable work.
- Women are more likely to work in low-paying occupations.

## Child rearing and care giving responsibilities:

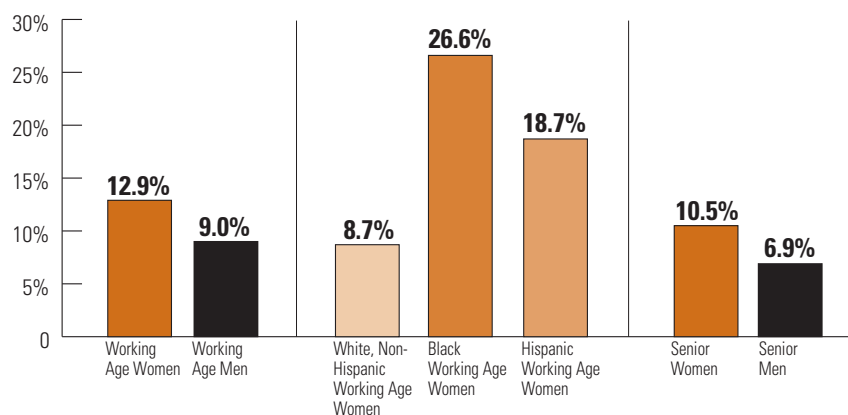
- Women may need to reduce hours or work part time.
- Women may have to take a leave of absence or retire early.

## Having a much smaller retirement cushion:

- Women have lower lifetime earnings.
- Women own fewer assets and consequently have much less wealth.

These factors have forced many women and families to try to make ends meet on low incomes and have pushed others into poverty. System and policy changes must be designed to ensure family economic well-being.

Illinois women are significantly more likely to be poor than men during their working and child-rearing years as well as during retirement or old age, and minority women are particularly impacted.<sup>47</sup>



**Illinois Poverty Rates by Gender and Race/Ethnicity, 2006**

<sup>47</sup> U.S. Census Bureau, 2006 American Community Survey, calculation conducted by the Mid-America Institute on Poverty of Heartland Alliance.

## Finding: Low earnings and low-paying occupations are key determinants of women's poverty.

Meaningful work opportunities that pay family-sustaining wages are vital to preventing poverty and for helping people escape poverty, yet troublesome disparities continue to exist between the incomes and earnings of Illinois women and men who work full time, year round.<sup>48</sup>

- The median annual income for Illinois women is \$35,192, which is \$11,518 less than Illinois men.
- Illinois women make \$0.75 for every dollar Illinois men make.
- Women make less than men in every single industry in Illinois. The same holds true for every single class of paid workers — private, nonprofit, government, and self-employed — and every occupation group.

**If women were paid the same as comparable men,** even if only for the hours women currently work, a recent study shows that **poverty rates would fall by half** for both single mothers and married women.<sup>49</sup>

Many factors help explain the poverty experiences and different wages between men and women:

- I. Women and men tend to work in different industries, with women underrepresented in a number of higher-paying industries, and overrepresented in low-paying ones.<sup>50</sup>

### In Higher Paying Industries, Illinois Women Comprise a Lower Share of the Workforce

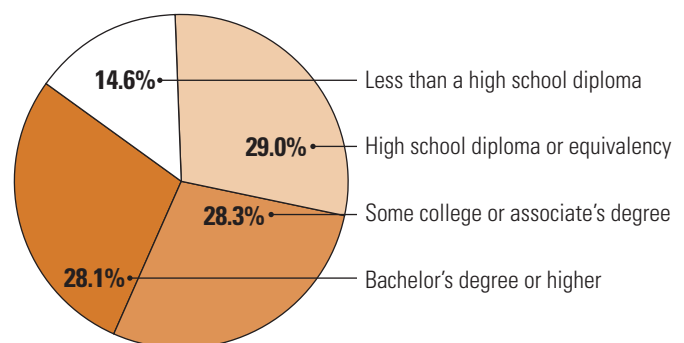
Construction .....	7.9%
Transportation and warehousing, and utilities .....	23.1%

### In Lower Paying Industries, Illinois Women Comprise a Greater Share of the Workforce

Education, health care, and social assistance .....	71.4%
Arts/entertainment, recreation, accomodation & food svcs .....	40.1%
Other services, except public administration .....	40.9%

- II. Households headed by someone without a high school degree are the most likely to enter poverty of any educational grouping,<sup>51</sup> and have lower earnings. Education has significant value in reducing poverty; just one year of post-secondary education has been shown to cut the poverty rates of households headed by women of color in half.<sup>52</sup>

### Over 2 in 5 Women in Illinois Have Only a High School Diploma or Less<sup>53</sup>



<sup>48</sup> U.S. Census Bureau, 2006 American Community Survey, calculation conducted by the Mid-America Institute on Poverty of Heartland Alliance.

<sup>49</sup> Hartmann, H. I., Allen, K., & Owens, C. (1999). *Equal pay for working families*. Washington, DC: AFL-CIO & Institute for Women's Policy Research.

<sup>50</sup> U.S. Census Bureau, 2006 American Community Survey, calculation conducted by the Mid-America Institute on Poverty of Heartland Alliance.

<sup>51</sup> McKernan, S. M., & Ratcliffe, C. (2002, December). *Events that trigger poverty entries and exits*. Washington, DC: The Urban Institute.

<sup>52</sup> Cox, K.L.C., & Spriggs, W. (2002). *Negative effects of TANF on college enrollment*. Washington, DC: National Urban League Institute for Opportunity and Equality.

<sup>53</sup> U.S. Census Bureau, 2006 American Community Survey, calculation conducted by the Mid-America Institute on Poverty of Heartland Alliance.

**III.** Discrimination and other hard to measure factors likely play a significant role in the earnings gap between women and men. A study that analyzed the period from 1983 to 2000 found that approximately **over half of the wage gap between men and women could not be explained** by the differences in human capital, industry and occupation, unionization, and work hours.<sup>54</sup>

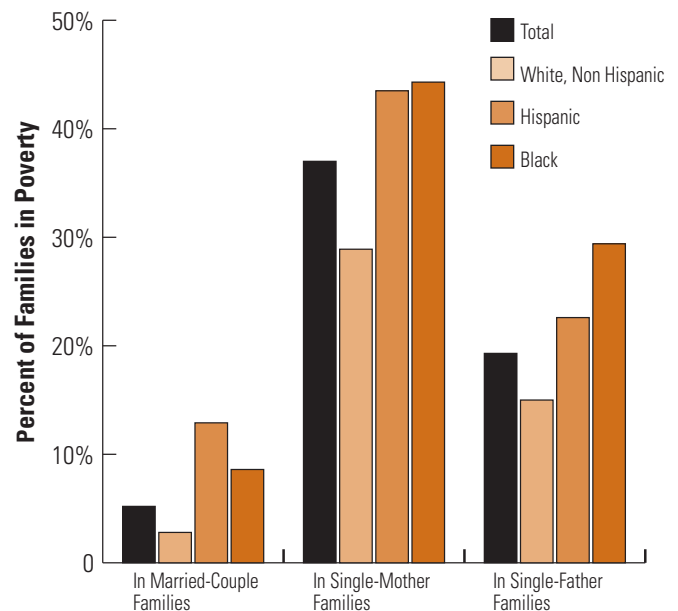
## Finding: Women who are heads of households with children and women with care giving responsibilities are extremely vulnerable to poverty.

Households headed by women are far more likely to be poor than other types of households:

- In Illinois, there are over 403,756 Illinois households with children headed by women, and 24.3% of all Illinois children live in female-headed households.<sup>55</sup>
- The poverty rate for female-headed households with children is 2.6 times as high as the overall family poverty rate in Illinois. 149,460 female-headed Illinois families with children are in poverty.<sup>56</sup>

- Households headed by a single mother are much more likely to be poor than those headed by married-couple parents.<sup>57</sup>

**Poverty Rates for Illinois Families with Children by Race/Ethnicity, 2006**



- Many female-headed households begin with a divorce. In Illinois, over half a million adult women are divorced, and 19.3% of them are living in poverty.<sup>58</sup> Median household income for divorced households with children declines 40%, on average, during the 5 years following divorce.<sup>59</sup>
- Only 31% of Illinois female-headed families received child support in 2004.<sup>60</sup>

<sup>54</sup> U.S. General Accounting Office. (2003). *Women's earnings: Work patterns partially explain difference between men's and women's earnings*. GAO-04-35. Washington, DC: Author.

<sup>55</sup> U.S. Census Bureau, 2006 American Community Survey, calculation conducted by the Mid-America Institute on Poverty of Heartland Alliance.

<sup>56</sup> Ibid.

<sup>57</sup> Ibid.

<sup>58</sup> U.S. Census Bureau, Current Population Survey 2006-2007 Annual Social and Economic Supplement, Microdata, calculation conducted by the Mid-America Institute on Poverty of Heartland Alliance.

<sup>59</sup> Amato, P. & Maynard, R. (2007). Decreasing nonmarital births and strengthening marriage to reduce poverty. *The Future of Children*, 17(2), 117-141. (citing McLanahan, S., & Sandefur, G. (1994). *Growing up with a single parent*. Cambridge: Harvard University Press.)

<sup>60</sup> Annie E. Casey Foundation. (n.d.). *Kids count*. Retrieved March 4, 2008, from [http://www.kidscount.org/datacenter/profile\\_results.jsp?r=15&d=1&c=a&p=5&x=133&y=9](http://www.kidscount.org/datacenter/profile_results.jsp?r=15&d=1&c=a&p=5&x=133&y=9)

Female-headed households' status is closely tied to poverty because single-parent families typically have just one potential earner and are less likely than married parents to have a full-time worker. When there is only one adult earner in the household, fewer hours are worked and fewer hours are available to be worked due to care giving responsibilities:

- Employment rates are high for single women. **In Illinois, three quarters work** with 58.7% working full time and 41.3% working part time or part year.<sup>61</sup>
- Nationally, among women ages 20 to 64 who did not work for 4 or more consecutive months, 39% of were taking care of children or others. This is the primary reason among these women for not working.<sup>62</sup>



Women are much more likely to be in a caregiver role than men. Research reveals that working caregivers can incur significant losses in career development, salary, and retirement income, and can incur substantial out-of-pocket expenses as a result of their care giving obligations:<sup>63</sup>

- Nearly 25% of U.S. households have at least one adult who has provided care for an elderly person at some point during the past 12 months.<sup>64</sup>
- 84% of caregivers make formal adjustments to their work schedules: 33% decrease hours, 22% take a leave of absence, 20% switch from full to part time, 16% quit their job, and 13% retire early.<sup>65</sup>
- 40% of caregivers reported that care giving affected their job advancement.<sup>66</sup>
- Nearly two thirds of caregivers report that care giving had a direct negative impact on their earnings.<sup>67</sup>

<sup>61</sup> U.S. Census Bureau, 2006 American Community Survey, calculation conducted by the Mid-America Institute on Poverty of Heartland Alliance.

<sup>62</sup> Dalirazar, N. (2007, September). *Reasons people do not work: 2004*. Household Economic Studies, P70-111. Washington, DC: U.S. Department of Commerce, U.S. Census Bureau.

<sup>63</sup> Matured Market Institute of Metropolitan Life Insurance Company. (1999, November). *The MetLife Juggling Act Study: Balancing caregiving with work and the costs involved*. New York: Author.

<sup>64</sup> Ibid.

<sup>65</sup> Ibid.

<sup>66</sup> Ibid.

<sup>67</sup> Ibid.

## Finding: Looking toward the future, women face having fewer assets to fall back on and low retirement income.

Women often have fewer assets to depend on in times of need. Historically, women have faced barriers to or been prevented from acquiring assets, especially property and capital, which has contributed to disparities in wealth:

- 26.7% of female-headed Illinois households are asset poor compared to 14.8% of male-headed households.<sup>68</sup>
- Illinois households headed by women have a median net worth of \$50,200 compared to men's \$92,200.<sup>69</sup>

The disadvantages of women's lower wages and earnings last into retirement for many women, especially women who are heads of households. Having spent fewer years in the workforce and having received lower wages results in **less retirement savings and Social Security for women, making older women particularly vulnerable to poverty**. Married senior women typically fare better until becoming widowed, when their Social Security benefit is cut by one third to one half, and their pension benefit is either reduced or disappears.<sup>70</sup> Therefore women, who typically outlive men, face a reduction in income. Also, because they live longer, the purchasing power of their retirement income is eroded by inflation.



Policy recommendations to expand opportunities for women include:

- Provide paid sick leave for Illinois workers who do not currently have paid sick days. This would help millions of Illinois workers stay home when illness strikes without having to forfeit a day's wage.
- Support low-wage workers and their families by making it easier to receive Food Stamps, medical, and cash assistance by allowing clients to select the office that is most accessible to them for applications and ongoing case management.
- Make child care more affordable for working families by raising income eligibility guidelines to 200% of the poverty line and adopting a co-payment scale that makes them affordable while capping them at 10% of family income.
- Increase state financial aid resources so that awards better reflect student need and more low-income Illinoisans can afford to increase their educational attainment.
- Increase the monthly TANF cash assistance grant by 15% to help poor families with dependent children.

Women daily face a daunting task of balancing work and care giving responsibilities. The job opportunities available to women are often low-paying and lack flexibility. These factors impede women's chances to ensure their families' economic well-being now and into the future. Opportunities for women must be strengthened to guarantee that their hard work is rewarded, that care giving and child rearing are supported, and that in retirement, senior women have what they need to make ends meet.

<sup>68</sup> CFED. (2008). *2007-2008 Assets and opportunity scorecard*. Retrieved March 4, 2008, from <http://www.cfed.org/focus.m?parentid=31&siteid=2471&id=2474>

<sup>69</sup> Ibid.

<sup>70</sup> Munnell, A.H. (2004, April). *Just the facts on retirement issues: Why are so many older women poor?* Chestnut Hill, MA: Center for Retirement Research at Boston College.

# Momentum to Address Poverty in the United States

A large number of Americans see poverty and hardship in their communities firsthand.<sup>71</sup>

- 45% of Americans say that they **regularly cross paths** with people who are struggling to make ends meet.
- 50% of Americans say that there are **a lot of people struggling to make ends meet** in their own communities.
- 50% of Americans **personally know someone** in their community that is working two or more jobs and is still struggling to make ends meet.

With poverty and hardship hitting so close to home, people are identifying poverty as a problem in this country and looking to leaders for solutions. This section highlights the opinions and attitudes of people throughout America and illustrates the growing collective voice behind taking action to eliminate poverty. Also showcased are a number of efforts that are working toward poverty reduction by implementing solutions to affect long-term change.

With the support of the American public, the momentum of poverty reduction efforts from across the country, and new collective efforts in our own state of Illinois, there is renewed hope and real possibility for meaningful solutions to poverty that can ultimately reduce hardship and expand opportunity for millions, strengthening communities, states, and the nation.

<sup>71</sup> Northwest Area Foundation. (2007, April). *Struggling to make ends meet: What can be done? Who should do it?* St. Paul, MN: Authors.



## Throughout the Nation and Illinois, People are Voicing the Need to Address Poverty.

Recent polls and surveys show there is a voice growing stronger in America today. It's the voice of every day Americans who are saying that in the Land of Opportunity, people should not be living in poverty. This collective voice is saying that poverty is a moral issue that must be addressed. It is saying that addressing poverty is pragmatic both for people who are poor and for society in general. It is declaring that we must work together toward comprehensive and sustainable solutions.

### Poverty as a Problem and Moral Issue

**37%** of American voters consider poverty a very severe problem in the United States.<sup>72</sup>

When American voters are asked, "Which one of the following do you think is the biggest moral issue?" the number one answer is fighting hunger/poverty.<sup>73</sup>

**48%** of Americans say that helping people in their communities who are struggling is a top concern.<sup>74</sup>

### Support for Government Efforts to Address Poverty & Hardship

**56%** of American voters say the government is doing too little to combat poverty.<sup>75</sup>

**90%** of Americans say that it is important that local elected officials work to help people struggling to make ends meet.<sup>76</sup>

**54%** of American voters do not believe that "political candidates have spent an adequate amount of time discussing hunger and poverty issues."<sup>77</sup>

**69%** of Americans agree that the government should care for those who can't care for themselves.<sup>78</sup>

**54%** of Americans believe that the government should help the needy even if it means greater debt.<sup>79</sup>

**64%** of people say they would be likely to pay \$50 more per year in taxes to go to programs in their own communities that help people struggling to make ends meet.<sup>80</sup>

<sup>72</sup> Rasmussen Reports. (2007, July 19). *56% say government doing too little to combat poverty*. Retrieved September 10, 2007, from [http://www.rasmussenreports.com/public\\_content/politics/current\\_events/general\\_current\\_events/56\\_say\\_government\\_doing\\_too\\_little\\_to\\_combat\\_poverty](http://www.rasmussenreports.com/public_content/politics/current_events/general_current_events/56_say_government_doing_too_little_to_combat_poverty)

<sup>73</sup> Freedman, T.Z., McLaughlin, J., Gossen, N., Lindsey, M., Mertz, C., & Polk, S. (2007, October). *New attitudes about poverty and hunger: The rise of the "do right" voter and other lessons from recent research*. Washington, DC: The Alliance to End Hunger.

<sup>74</sup> Northwest Area Foundation. (2007, April). *Struggling to make ends meet: What can be done? Who should do it?* St. Paul, MN: Authors.

<sup>75</sup> Rasmussen Reports. (2007, July 19). *6% say government doing too little to combat poverty*. Retrieved September 10, 2007, from [http://www.rasmussenreports.com/public\\_content/politics/current\\_events/general\\_current\\_events/56\\_say\\_government\\_doing\\_too\\_little\\_to\\_combat\\_poverty](http://www.rasmussenreports.com/public_content/politics/current_events/general_current_events/56_say_government_doing_too_little_to_combat_poverty)

<sup>76</sup> Northwest Area Foundation. (2007, April). *Struggling to make ends meet: What can be done? Who should do it?* St. Paul, MN: Authors.

<sup>77</sup> Freedman, T.Z., McLaughlin, J., Gossen, N., Lindsey, M., Mertz, C., & Polk, S. (2007, October). *New attitudes about poverty and hunger: The rise of the "do right" voter and other lessons from recent research*. Washington, DC: The Alliance to End Hunger.

<sup>78</sup> Pew Research Center. (2007, March). *Trends in political values and core attitudes: 1987-2007*. Retrieved February 22, 2008, from <http://people-press.org/reports/display.php3?ReportID=312>

<sup>79</sup> Ibid.

<sup>80</sup> Northwest Area Foundation. (2007, April). *Struggling to make ends meet: What can be done? Who should do it?* St. Paul, MN: Authors.



# A Sample of Poverty Reduction Strategies, Campaigns, and Initiatives from Across the Nation

There are movements afoot across the country to reduce poverty. Some of them target state legislation as a mechanism for achieving change. Others rally a broad base of support among community members, religious institutions, local governments, and business leaders who feel compelled to act. While their players differ and their approaches vary in method and scope, these efforts are expanding the notion of addressing poverty past the charitable realm and into the realm of broadly shared responsibility.

## National Movement

### U.S. House of Representatives

On January 22, 2008, the House passed a Sense of Congress resolution that sets a national goal of cutting poverty in half over the next 10 years. The resolution states that poverty “can be seen as a deep, structural problem that implicates our value system and our educational and economic institutions,” and that poverty may be defined as “lack of basic necessities of life such as food, shelter, clothing, health care, education, security, and opportunity.” While non-binding, the resolution is an important expression of where the House stands and its readiness to consider future legislation.<sup>81</sup>

**Center for American Progress** — *From Poverty to Prosperity: A National Strategy to Cut Poverty in Half*  
Drawing on the expertise of a task force of diverse national experts, the strategy calls for cutting poverty in half in the next 10 years and proposes specific strategies to reach the goal.<sup>82</sup>

### Catholic Charities USA — Campaign to Reduce Poverty in America

The Campaign seeks to reduce poverty in the country by 50 percent by the year 2020 by improving public policies that strengthen and support families.<sup>83</sup>

**Sojourners/Call to Renewal** — *From Poverty to Opportunity — A Covenant for a New America*  
The aim of this initiative is to make overcoming poverty a moral priority by putting poverty onto the national agenda through elections and legislation, and to build the political will to overcome poverty.<sup>84</sup>

### Community Action Partnership — Rooting Out Poverty: A Campaign by America's Community Action Network

With over 1,000 participating agencies, the Campaign is a call for action at the national, state, and community levels to promote economic security for all Americans, especially those who are poor.<sup>85</sup>

## State-Based Initiatives

### Connecticut — Child Poverty Prevention Council

The Council is charged with creating a plan that will cut in half the number of children experiencing poverty by 2014.

### Iowa — Successful Families Caucus

The Caucus is designed to engage legislators in considering comprehensive state policy that will begin to address the needs of Iowa's poorest families and communities.

### Alabama — House Task Force on Poverty

Created by the House Speaker, the Task Force, which is comprised of legislators, nonprofit leaders, and people experiencing poverty, expects to consider legislative proposals on poverty for the 2008 session.

### Minnesota — Legislative Commission to End Poverty

In 2006, the Legislature created the Commission to prepare recommendations by the end of 2008 for consideration in the 2009 assembly on how to end poverty.

### Vermont — Child Poverty Council

The Child Poverty Council is charged with creating a 10-year plan to reduce child poverty by 50 percent.

### Wisconsin — Vision 2020

Vision 2020 seeks to increase knowledge about child poverty, discuss solutions, and convince state policymakers that eliminating child poverty should be their top priority.

### Illinois — From Poverty to Opportunity Campaign: Realizing Human Rights in Illinois

The Campaign has mobilized thousands of individuals and organizations from across Illinois who believe that freedom from poverty is a human right and who say that we should work toward eradicating poverty. To this end, the Campaign is working to establish a *Commission on the Elimination of Poverty* to be charged with creating a poverty eradication strategy for Illinois that is grounded in human rights standards. This strategy will be a substantive, measurable plan to cut extreme poverty in half by the year 2015.

<sup>81</sup> Center for American Progress. (2008, January 25.). *House embraces poverty goal*. Retrieved March 2, 2008, from [http://www.americanprogress.org/issues/2008/01/poverty\\_goal.html](http://www.americanprogress.org/issues/2008/01/poverty_goal.html)

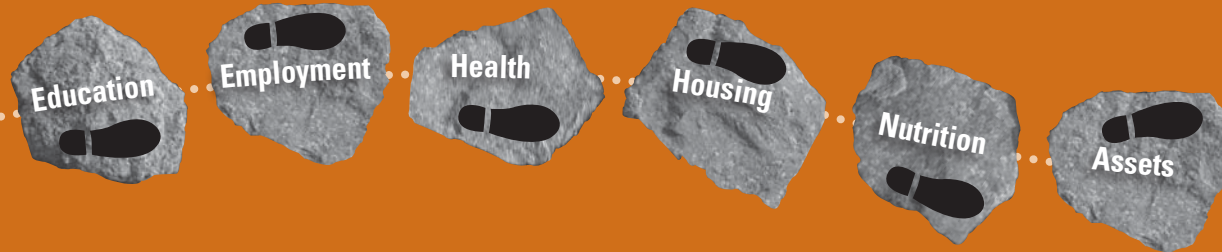
<sup>82</sup> <http://www.americanprogress.org/projects/poverty>

<sup>83</sup> <http://www.catholiccharitiesusa.org/NetCommunity/Page.aspx?pid=897&srcid=301>

<sup>84</sup> [http://www.sojono.net/index.cfm?action=action.C4NA&item=C4NA\\_main](http://www.sojono.net/index.cfm?action=action.C4NA&item=C4NA_main)

<sup>85</sup> <http://www.communityactionpartnership.com/Rooting-Out-Poverty.asp>

# Pathways Out of Poverty



The pathway out of poverty is comprised of individual yet interdependent stepping stones, each representing an area in which families must gain a foothold to escape poverty. A negative event occurring in one stepping stone area has the potential to undermine stability in all areas and can catapult families into poverty. For instance, if a family experiences a job loss, they may lose health insurance, be unable to purchase adequate food, and their ability to keep their home may become jeopardized. As more steps are compromised, it becomes more difficult for families to work themselves out of poverty without adequate supports.

The state's ability to provide the supports to help Illinois families avoid or escape poverty is dependent on adequate revenue. Though Illinois has wisely identified education, health care, and human services as priorities, the state's ability to make progress in these areas is severely undermined by the failure to fix the state budget's structural deficit. Illinois' system of generating revenue is antiquated, not taxing the growing parts of our economy. Illinois faces a revenue shortfall year after year, with the cost of simply maintaining current services significantly exceeding revenue.

As a result, Illinois' infrastructure of services and supports continues to weaken, creating problems now and into the future. Providers of essential services go without a cost of doing business adjustment, sometimes for several years in a row, limiting their capacity and weakening their ability to maintain existing programs and services. Families and communities go without the supports that can make a difference in whether or not they are able to get by, let alone get ahead.



Enact comprehensive reform of Illinois' revenue system to cure the structural deficit and provide adequate dollars for the general revenue fund to support the state's priorities, including the fight against poverty and adequate funding for human services.

# Education



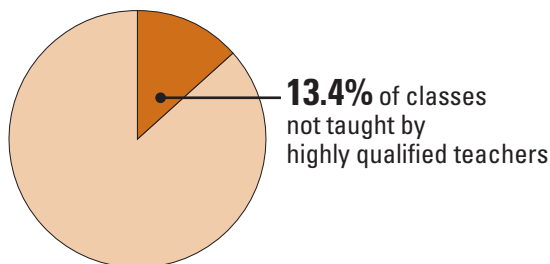
All Illinois children and youth should have equal access to quality education. The reality is that many are unable to realize the promise of education due to unequal resource distribution, resulting performance disparities, and rising costs.

**Illinois Graduation  
Rate, 2006-2007<sup>86</sup>**  
**85.9%**

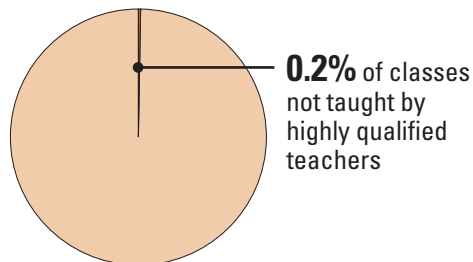
Illinois public schools with high percentages of poor children have fewer highly qualified teachers than schools with lower percentages of poor children.

## Percent of Public School Classes Not Taught by Highly Qualified Teachers<sup>87</sup>

### High Poverty Schools



### Low Poverty Schools



**42.8%**

of Illinois African American male 9th graders and

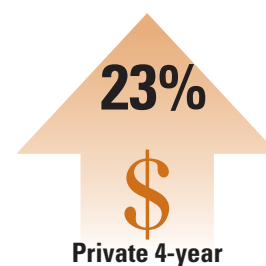
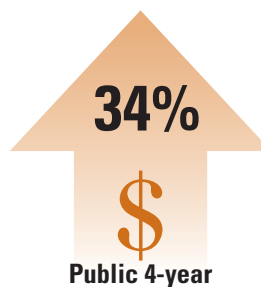
**53.4%**

of Illinois Latino male 9th graders will not graduate from high school 4 years later.<sup>88</sup>



The cost of college has soared, often forcing students to take on unmanageable debt, which is an additional barrier to low-income students attaining higher education.

## Rise in Illinois College Costs from 2000-2001 to 2004-2005 School Year<sup>89</sup>



Create an Illinois Commission on Children and Youth to develop a strategic plan for state investments in programs and services for children and youth. Include a focus on education completion to help ensure that all youth have the opportunity to earn a high school diploma and receive appropriate individualized supports when they face challenges in doing so.

<sup>86</sup> Illinois State Board of Education. (n.d.) *2006-2007 State school report card*. Springfield, IL: Author.

<sup>87</sup> Ibid.

<sup>88</sup> Editorial Projects in Education Research Center. (June 2007). *Illinois diplomas count: Ready for what?* Bethesda, MD: Author.

<sup>89</sup> Senate Health, Education, Labor, and Pensions Committee Democratic Staff and Senate Democratic Policy Committee. (2006, June). *The college cost crunch: A state-by-state analysis of rising tuition and student debt*. Washington, DC: Author.

# Employment



**Illinois Unemployment  
Rate, 2007<sup>90</sup>**  
**5.0%**

Realizing the right to work rests on three things: good jobs that pay living wages, a skilled workforce, and a strong safety net that supports workers, people who are unemployed, and those unable to work.<sup>91</sup>

Over the last few decades,  
**median hourly wages have fallen**  
for Illinoisans with  
less than a high school diploma.\*<sup>92</sup>

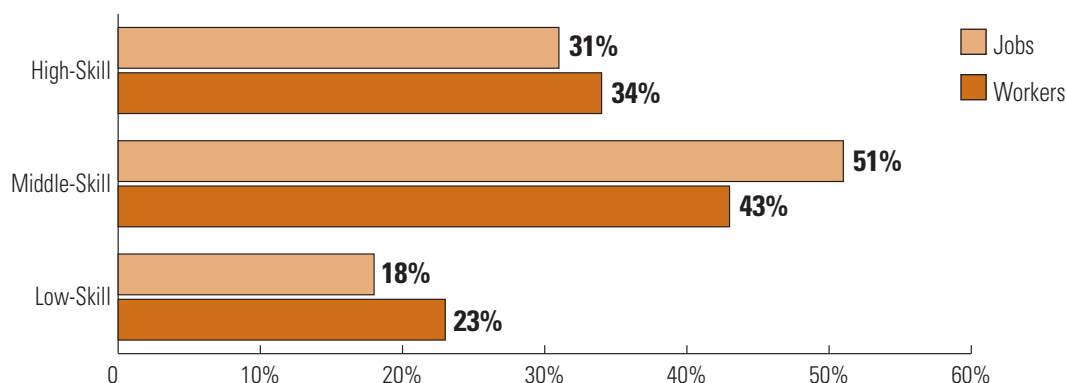
**1980**  
**-28.7%**  
**2006**

\*when adjusted for inflation

Around  
**2.5 million**  
**Illinois workers**  
**do not get paid sick days,**  
including three fourths  
of low-wage earners.<sup>93</sup>

There is a mismatch between available jobs in Illinois and the skill level of Illinois workers, resulting in too many Illinois workers struggling to find decent jobs and too many employers struggling to find skilled employees.

**Illinois Jobs and Workers by Skill Level, 2004<sup>94</sup>**



Increase investments into effective training strategies to prepare the Illinois workforce for the future and help make Illinois more competitive in recruiting new businesses to grow job opportunities.

<sup>90</sup> Illinois Department of Employment Security, Local Employment Dynamics. (n.d.). *Annual average data*. Retrieved March 8, 2008, from <http://lmi.ides.state.il.us/laus/lausmenu.htm>

<sup>91</sup> Theodore, N., & Doussard, M. (2006 September 5). *The hidden public cost of low-wage work in Illinois*. Chicago & Berkeley, CA: Center for Urban Economic Development & Center for Labor Education and Research.

<sup>92</sup> Center for Tax and Budget Accountability & Northern Illinois University. (2007). *The state of working Illinois*. Chicago & DeKalb, IL: Author.

<sup>93</sup> Lovell, V. (Forthcoming.). *Taking care: Adequacy and equity of paid leave*. Washington, DC: Institute for Women's Policy Research, calculation conducted by Women Employed.

<sup>94</sup> The Workforce Alliance. (n.d.). *Illinois' skills mismatch: A middle-skills gap*. Washington, DC: Author.

# Health

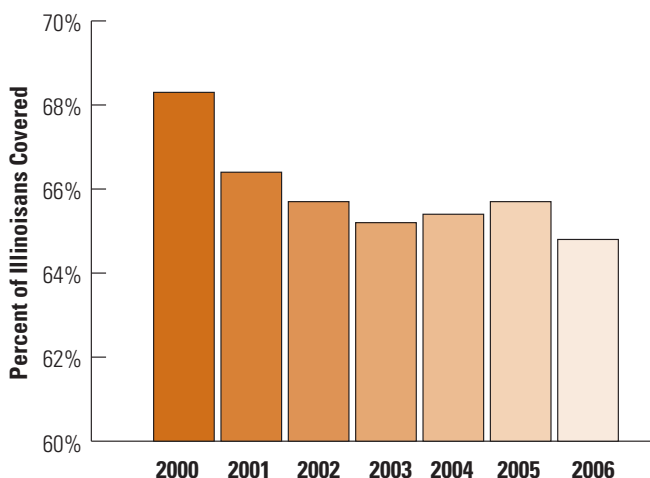


People in poverty are less able to access preventive care, have limited opportunity to engage in health-promoting activities, and are less likely to be offered health insurance through their jobs. These issues, compounded by rising health care costs, leave low-income Illinoisans struggling to meet their health needs.

**Illinois Health  
Uninsurance Rate  
Ages 0 to 64, 2006<sup>95</sup>**  
**15.5%**

Since 2000, the rate of Illinoisans covered by health insurance offered through the workplace has declined.

## Illinoisans Covered by Employer-Sponsored Health Insurance<sup>96</sup>



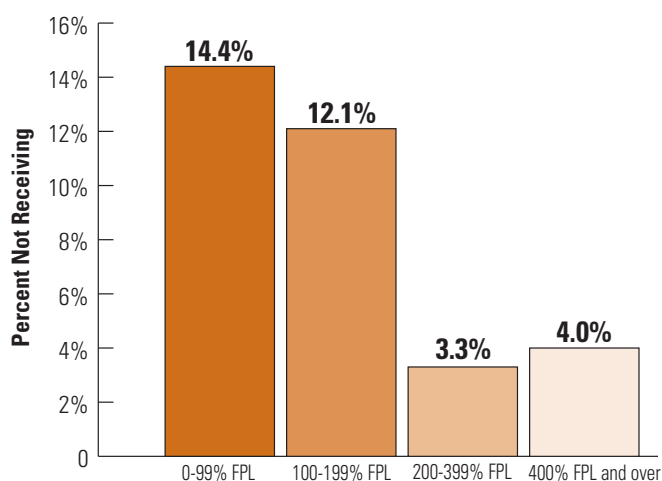
Medical-related bankruptcies

**jumped 2,200%**

from the early 1980s  
to the early 2000s.<sup>97</sup>

The pain associated with many untreated oral conditions can render concentration difficult, leading to diminished school performance and increased days absent.

## Percent of Illinois Children Not Receiving all Needed Dental Care, by Income<sup>98</sup>



Expand public health insurance coverage to poor adults who are currently not eligible (nonelderly, childless, and non-disabled) to ensure that those least able to obtain coverage can have this first crucial component to accessing care.

<sup>95</sup> U.S. Census Bureau, Current Population Survey 2006-2007 Annual Social and Economic Supplement, Microdata, calculations conducted by the Mid-America Institute on Poverty of Heartland Alliance.

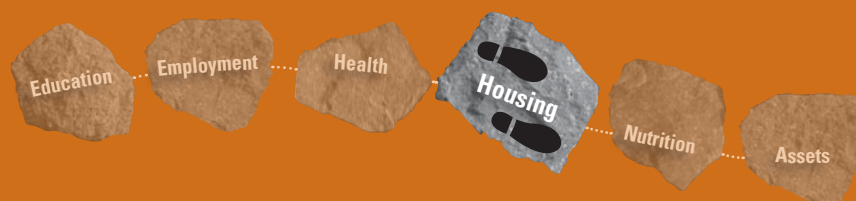
<sup>96</sup> U.S. Census Bureau, Current Population Survey 2001-2007 Annual Social and Economic Supplement, Microdata, calculations conducted by the Mid-America Institute on Poverty of Heartland Alliance.

<sup>97</sup> Himmelstein, D.U., Warren, E., Thorne, D., & Woolhandler, S. (2005, February). Illness and injury as contributors to bankruptcy. *Health Affairs Web Exclusive*, 63-73.

<sup>98</sup> National Survey of Children's Health. (2003). *Data query*. Retrieved June 15, 2007, from <http://nschdata.org/DataQuery/>



# Housing



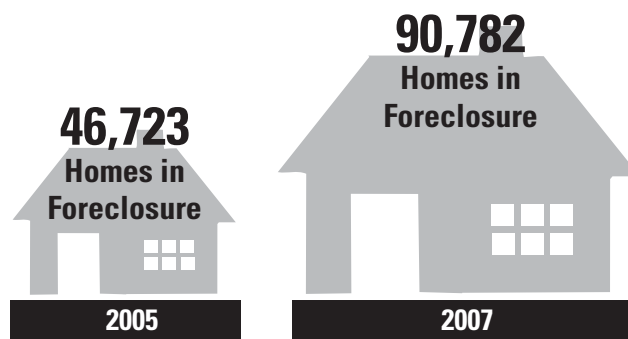
## Illinois Rent-Burdened Households, 2006<sup>99</sup>

**49.3%**

Safe, decent, and affordable housing is a human right. Affordable housing is part of our basic infrastructure — just like roads, bridges, and schools — on which businesses and communities depend.

While demand is growing, since 2000 alone **more than 10,000 units of subsidized affordable housing have been lost** to market-rate and condominium conversions in Illinois.<sup>100</sup>

The number of Illinois properties in foreclosure nearly doubled from 2005 to 2007.<sup>101</sup>



Illinois homeless youth providers had more requests for services than they could fulfill in 2007, due to lack of funding.<sup>102</sup>



Include affordable housing construction and rehabilitation in the proposed capital budget to both provide and expand safe, decent, affordable housing options and help improve Illinois' economy.

<sup>99</sup> U.S. Census Bureau, 2006 American Community Survey, calculation conducted by the Mid-America Institute on Poverty of Heartland Alliance.

<sup>100</sup> Illinois Housing Development Authority. (2006, January). *On the road to success: Illinois' comprehensive housing plan*. Chicago: Author.

<sup>101</sup> Realty Trac. (2008, January 29). *U.S. foreclosure activity increases 75 percent in 2007*. Retrieved February 21, 2008, from <http://www.realtytrac.com/ContentManagement/pressrelease.aspx?ChannelID=9&ItemID=3988&acct=64847>

<sup>102</sup> Chicago Coalition for the Homeless. (2007). *Results of 2007 survey of unaccompanied homeless youth providers*. Chicago, IL: Author.

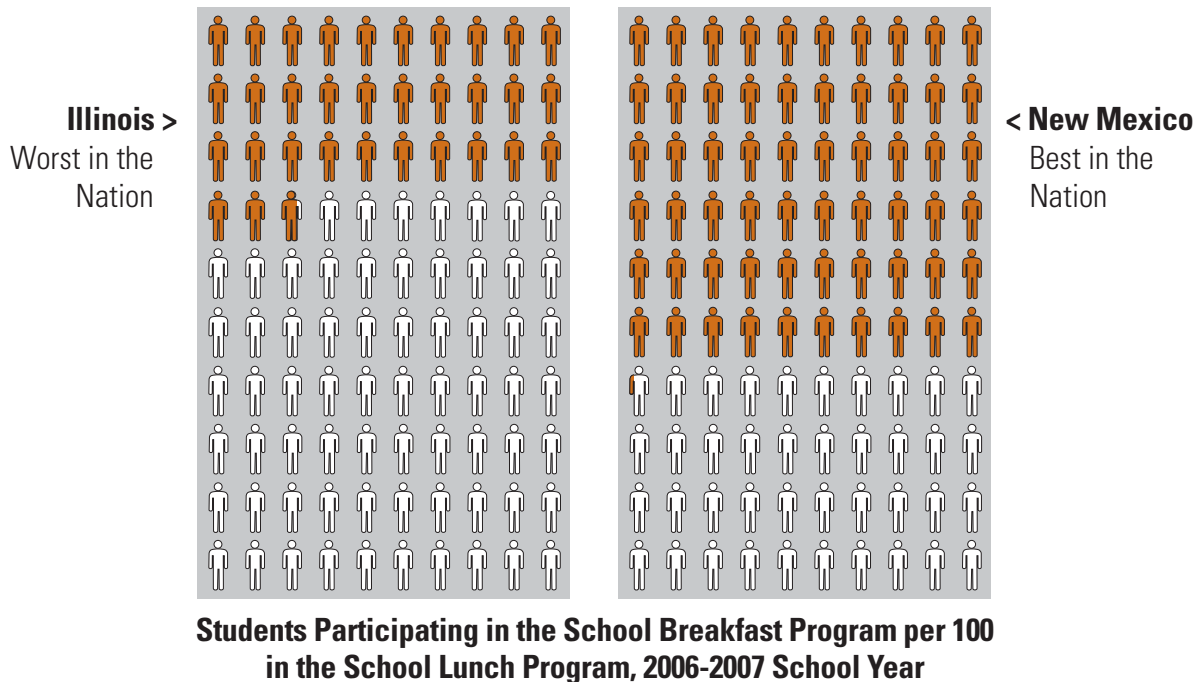
# Nutrition



Though freedom from hunger is a human right, the ability of poor and low-income families to access adequate food is often limited. Families who are struggling to get by are often forced to make tradeoffs to make food last longer. This may mean skipping meals or eating meals sporadically, which can lead to a variety of negative health and educational outcomes.

**Illinois Food Insecurity Rate, 2006<sup>103</sup>**  
**9.8%**

**Illinois ranks last** among all states for school breakfast participation with nearly half the participation of the highest ranked state.<sup>104</sup>



**172,795** Illinois households experiencing hunger  
**+ 311,031** Illinois households experiencing food insecurity  
**483,826** Illinois households at risk of the negative effects of hunger and improper nutrition.<sup>105</sup>

The Food Stamp Program is an important line of defense against hunger and undernutrition, yet 25.5% of Illinois households eligible for Food Stamps are not receiving the benefit.<sup>106</sup>



Implement a universal school breakfast program, rather than an optional program, in Illinois districts with high percentages of low-income students. This can significantly increase low-income student participation in the program since it reduces stigma and eliminates fee barriers for many low-income families.

<sup>103</sup> Nord, M., Andrews, M., & Carlson, S. (2007, November). *Household food security in the United States, 2006*. Economic Research Report Number 49. Washington, DC: U.S. Department of Agriculture Economic Research Service.

<sup>104</sup> Food Research and Action Center. (2007, December). *School breakfast scorecard 2007*. Washington, DC: Author.

<sup>105</sup> Nord, M., Andrews, M., & Carlson, S. (2007, November). *Household food security in the United States, 2006*. Economic Research Report Number 49. Washington, DC: U.S. Department of Agriculture Economic Research Service, calculation conducted by the Mid-America Institute on Poverty of Heartland Alliance.

<sup>106</sup> Albelda, R., Boushey, H., Chimienti, E., Ray, R., & Zipperer, B. (2007, October). *Bridging the gaps: A picture of how work supports work in ten states*. Washington, DC & Boston: Center for Economic and Policy Research & Center for Social Policy.

## Assets



**Illinois Asset Poverty  
Rate, 2004<sup>107</sup>**  
**20.5%**

Assets are pools of resources and as such act as a security against unforeseen events. Assets are also investments in that they generate returns and generally increase family wealth over time.<sup>108</sup> Developing a solid asset base, in the form of savings, education, and/or homeownership is critical for Illinoisans to prevent future poverty.

# 1 in 5

**Illinois households is asset poor**

meaning they do not have enough saved to survive at the poverty level if they should lose their income.

There has been little progress on reducing asset poverty since the mid-1990s.<sup>109</sup>

# 15.4%

of all Illinois households

**have zero or negative net worth,**

meaning they may owe more than they own.

There are also striking racial disparities in net worth.

**Median Net Worth of Illinois Households  
by Race, 2004<sup>110</sup>**

White – \$128,444  
Minority – \$12,100

As an asset, education has a cumulative life-long impact in the form of higher annual incomes and more money to put away into savings or investments such as a home.



## Illinois Educational Attainment, 2006<sup>111</sup>

Highest Educational Level Attained	Percent of Illinois Adults age 25 and Over	Median Annual Earnings
Less than a high school diploma	15.0%	\$20,019
High school diploma	28.9%	\$27,048
Some college or associate's degree	27.3%	\$33,383
Bachelor's degree	18.1%	\$47,484
Graduate or professional degree	10.8%	\$60,695



Create a universal Children's Savings Account program in Illinois that includes financial education to ensure that all children have the opportunity for lifelong learning and asset building by providing youth and their families with the tools to accumulate savings.

<sup>107</sup> CFED. (2007). 2007-2008 Assets and opportunity scorecard. Retrieved January 3, 2008, from <http://www.cfed.org/focus.m?parentid=31&siteid=2471&id=2475>

<sup>108</sup> Carasso, A., & McKernan, S.M. (2007, November). The balance sheets of low-income households: What we know about their assets and liabilities. Washington, DC: The Urban Institute.

<sup>109</sup> CFED. (2008). 2007-2008 Assets and opportunity scorecard. Retrieved February 6, 2008, from <http://www.cfed.org/focus.m?parentid=31&siteid=2471&id=2475>

<sup>110</sup> Ibid.

<sup>111</sup> U.S. Census Bureau, 2006 American Community Survey, calculation conducted by the Mid-America Institute on Poverty of Heartland Alliance.



# Working Toward Change in the Heart of Central Illinois: DeWitt County and the City of Clinton

## 2006 Population<sup>113</sup>

DeWitt County  
16,768

City of Clinton  
7,331

Special thanks to Mayor Ed Wollet, City of Clinton; Sherry Fulton, University of Illinois Extension Service; Patrice Jones, Illinois Coalition for Community Services; Helen Michelassi, DeWitt County Human Resource Center; Anita Russell, Central Illinois Economic Development Corporation; Tina Steel, DeWitt County Human Resource Center; and Terry Tedrick, DeWitt County Health Department for their time spent in helping tell this story.

The county seat of DeWitt County, Clinton, began as a prairie town in 1835. The 1840's were the heyday of circuit riders in Clinton, and during this period Abraham Lincoln had a law office in town. The first locomotive moved into town in 1854, and by the end of the decade had ushered in a social and economic transformation that moved Clinton from a rough settlement into a thriving town. However, the railroad's prosperity was undermined by the Great Depression, so the city of Clinton turned to the area's farmers to maintain the local economy. For the last half-century, Clinton relied on a variety of industry and manufacturing to preserve economic stability.<sup>112</sup>

The town is currently redefining itself as a bedroom community within a tourism corridor of lakes, state parks, the state Capitol, and antiques. Located in the heart of central Illinois, Clinton is in close proximity to four urban hubs: Springfield, Champaign-Urbana, Bloomington-Normal, and Decatur. With a charming city center, Clinton has a hometown atmosphere and has ideal amenities for raising a family including small schools and a supportive community.

While some industry still remains, Clinton has experienced a decline in its industrial base and the changing local economy has put the squeeze on many families. In the last decade a major employer, Revere-Corning, closed its Clinton plant and moved operations overseas. In addition to a decline in manufacturing, other factors are impacting residents, including growth in low-paying jobs, less local tax revenue available to fund services and infrastructure, an aging population, and climbing costs of basic goods.

Impacts are being felt at all levels. Community members report that poverty now feels more pervasive than in the past. Middle-class families are struggling to keep their heads above water. People who used to contribute to nonprofits are now in need themselves. Families are living doubled and tripled up with others. One local leader explained, "We have come across three families living in one home and recently found 11 people living in one double-wide trailer."

<sup>112</sup> City of Clinton. (n.d.). *Clinton Illinois*. Retrieved March 8, 2008, from <http://www.clintonillinois.com/?page=history>

<sup>113</sup> U.S. Census Bureau, Population Estimates.



## The Development of the DeWitt County Poverty Action Coalition



About 4 years ago community leaders in Clinton and DeWitt County came together to identify local improvements for residents who were struggling. Representatives of faith communities, local government, health care professionals, social service agencies, school districts, and the public health department discussed issues faced by those in need in their communities, identified what they were currently doing to address those issues, and then sought ways for those in need to become empowered and self sufficient. The group identified poverty as a serious problem in the area and decided to form a Poverty Action Coalition united by the common goal of addressing the root causes of poverty. They began to work locally to improve the following:

- Job loss has led to a growing need for employment assistance. Coalition members organized a job readiness training for low-skilled job seekers which included interviewing skills, dressing for success, and creating a resume.
- There is no public transportation in DeWitt County. Volunteers provide some transportation support for people who need ongoing medical care, though they are overburdened with requests. Coalition members met with the state to discuss the problem and consequently, a transportation company is finally coming to DeWitt County.
- Hunger, particularly for children in Clinton, continues to be an ongoing issue. In the past the summer food program only targeted residents

### Educational Attainment for Population Age 25 and Over, 2000<sup>114</sup>

Highest Educational Level Attained	Illinois	DeWitt County	City of Clinton
Less than a high school diploma	18.6%	16.5%	18.5%
High school diploma	27.7%	43.6%	43.3%
Some college or associate's degree	27.6%	26.4%	26.7%
Bachelor's degree or higher	26.1%	13.4%	11.5%

of public housing, though many more in the community were in need. Coalition members are now working to open the program to the entire community and it looks promising that this will happen. In addition, the schools are working on technology that will help reduce stigma for low-income kids by make it unnecessary for them to publicly identify that they are eligible for a free or reduced price school lunch.

- The Coalition's future agenda includes increasing opportunities for more youth to go on to higher education. They are considering doing workshops on financial aid programs to help people learn about and apply for student aid.

<sup>114</sup> U.S. Census Bureau, 2000 Decennial Census, calculation conducted by the Mid-America Institute on Poverty of Heartland Alliance.



## New City Leader Commits to Tackling Poverty

Ed Wollet was elected Mayor of Clinton in 2007. Increasing employment opportunities, retaining current businesses, and increasing jobs skills of current residents are on the top of his to do list. Many people leave DeWitt County every day to commute to employment in neighboring cities and counties. “Low-income folks who lost jobs at Revere can’t as easily travel outside of the town for jobs.” Recruiting new business to Clinton could help broaden both the tax base and opportunities for residents. “While the state does offer some incentives for new businesses to come in, when an existing company is struggling it is hard to get the same level of state assistance – and we end up losing good businesses. Helping the struggling businesses is job retention.”

Mayor Wollet also seeks to increase job skills of unemployed residents to make them competitive in the local labor market. He wants to partner with higher education institutions to increase worker skills, offer on-the-job training, and provide other resources the Clinton workforce needs. Decatur’s Richland Community College has an extension in Clinton located in the high school. He hopes to partner with Richland to raise the literacy levels of unemployed adults and adults in low-wage jobs, and to train people for the industries that are in Clinton and for those that may come. “In 4 years when I’m done with this term, my goal is have fewer families with low incomes – as a measure I’d like to see fewer kids eligible for free and reduced price school lunches.”

Communities across Illinois have assets as well as struggles. What sets Clinton and DeWitt County apart is the commitment and action of leaders to enrich the community for all residents. “Everyone deserves basic human dignity and opportunities regardless of income.”

### 1 in Every 10 Residents of DeWitt County and Clinton is Living in Poverty

	Overall Poverty	Child Poverty
DeWitt County, 2005 rate <sup>115</sup>	9.8%	15.5%
City of Clinton, 2000 rate <sup>116</sup>	10.8%	16.2%

### Percent of Children Eligible for Free and Reduced Price School Lunches, 2006-2007<sup>117</sup>

	Percent Eligible
DeWitt County	34.7%
City of Clinton	35.8%

<sup>115</sup> U.S. Census Bureau, Small Area Income and Poverty Estimates 2005.

<sup>116</sup> U.S. Census Bureau, 2000 Decennial Census.

<sup>117</sup> Illinois State Board of Education. (n.d.). *Nutrition programs, Free and Reduced-Price Meal eligibility data*. Retrieved March 4, 2008, from [http://www.isbe.state.il/us/nutrition/htmls/eligibility\\_listings.htm](http://www.isbe.state.il/us/nutrition/htmls/eligibility_listings.htm), calculation conducted by the Mid-America Institute on Poverty of Heartland Alliance.

# County Well-Being Indicators

Often the agencies that provide data for the County Well-Being Indicator section improve their methods or correct errors, which results in changes to the numbers and analyses in previous years' reports. Each year, the most current, accurate data are re-gathered, and subsequent changes to Watch or Warning List status are incorporated before comparing one year to the next.

Four key indicators of well-being are assessed in each of Illinois' 102 counties – high school graduation rates, unemployment rates, teen birth rates, and poverty rates. Counties in Illinois are evaluated using a point system, with the higher number of points indicating a worse score. A point is given to a county if its rate is higher than the state average and/or if they have worsened since the previous year. For each indicator a total of 2 points is possible and overall a total of 8 points is possible. Counties that score 4 or 5 points are placed on a Watch List and counties that score 6, 7, or 8 points are placed on a Warning List.

Using this methodology, 66 Illinois counties have been placed on either the Poverty Watch or Poverty Warning lists.

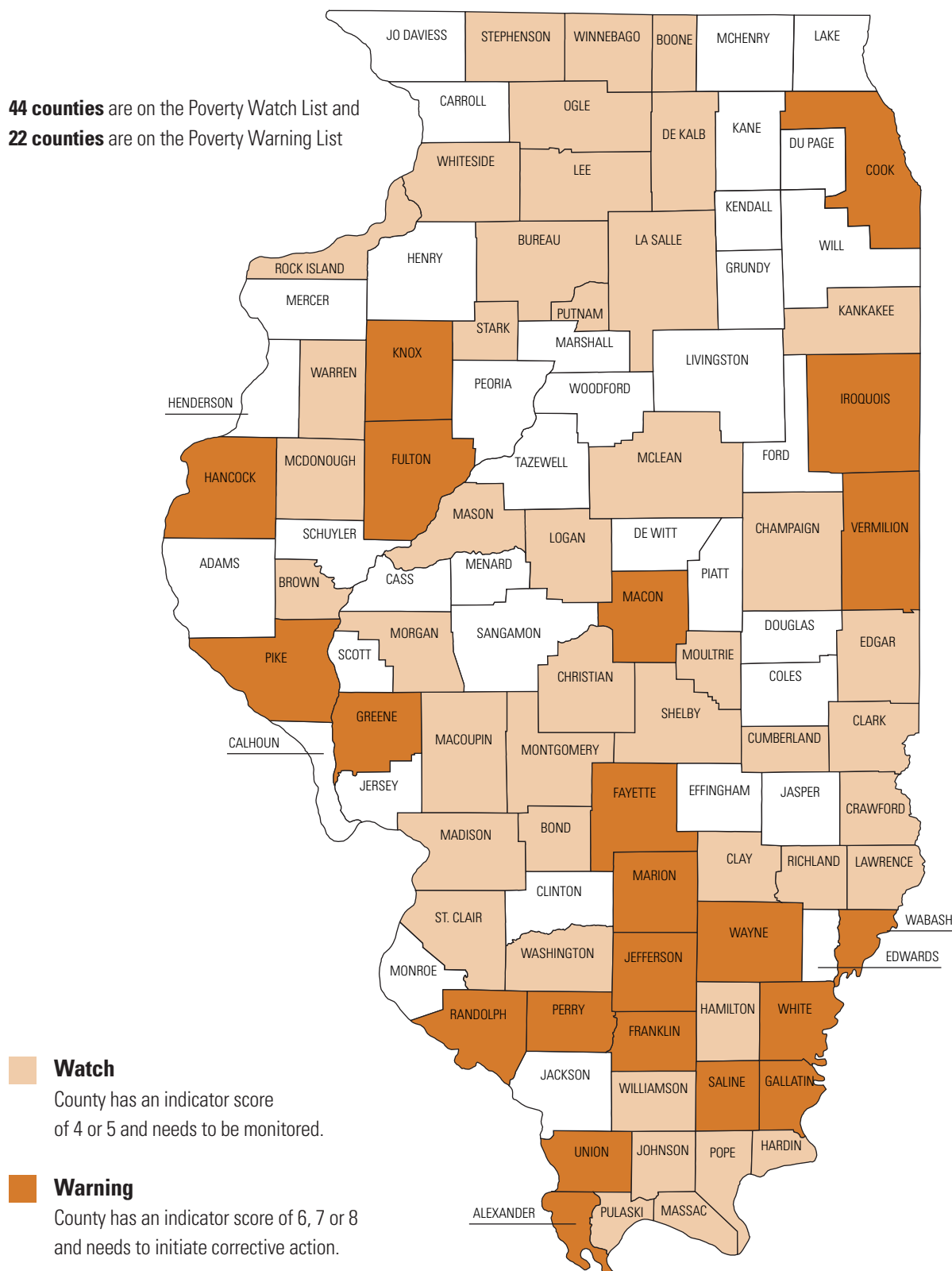
### Number of counties changing lists:

Worsened <i>(from Watch to Warning or not on a list to Watch or Warning)</i>	30
Improved <i>(from Warning to Watch or Watch to not on a list)</i>	25
No change <i>(on same list as last year)</i>	47

The County Well-Being Indicators illustrate that poverty and hardship are not limited to one region of the state. Counties all across Illinois struggle with poverty-related issues. This year's Watch and Warning lists must serve as a wake-up call for leaders to begin deliberate efforts to reverse these trends in their communities.

# Counties of Concern

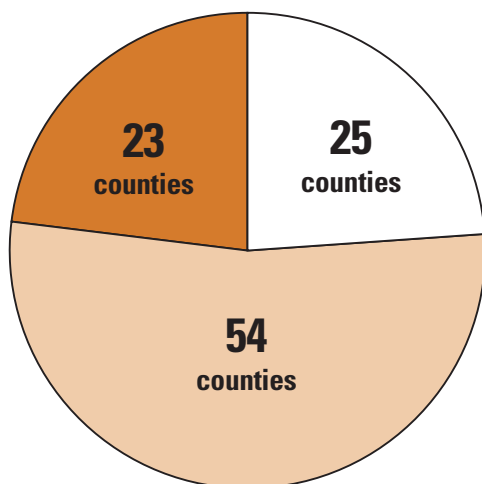
**44 counties** are on the Poverty Watch List and  
**22 counties** are on the Poverty Warning List



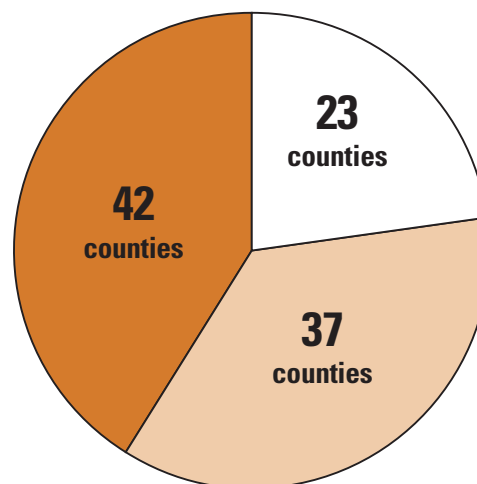
# Overview of Counties by Well-Being Indicator

This overview of the well-being indicators shows how Illinois as a whole is faring on each of the four well-being indicators.

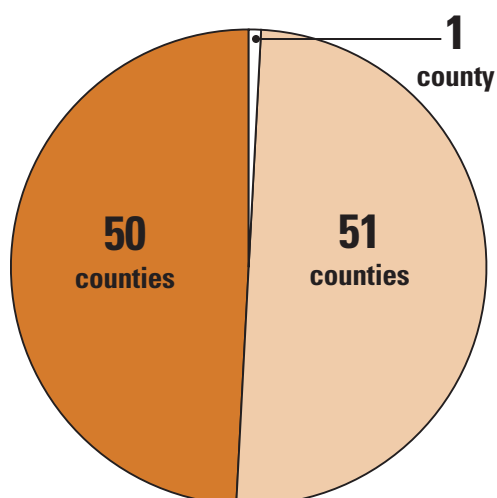
Teen Birth Rates



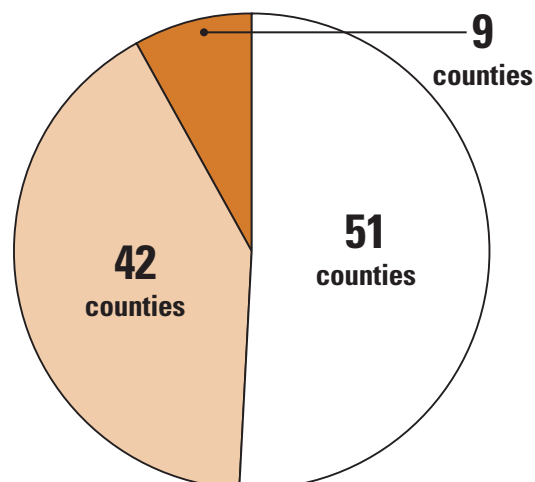
Poverty Rates



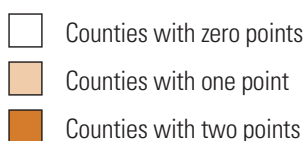
Unemployment Rates



Graduation Rates



A point is given to a county if its rate is higher than the state average and/or if they have worsened since the previous year.



See footnotes in tables on the following pages.

## Overview of Counties by Well-Being Indicator

**Bold** — Counties on the Watch List (see page 35)

**Bold Italic** — Counties on the Warning List (see page 35)

County	ISBE High School Grad Rate, 2006-2007 <sup>118</sup>	Point Change in Grad Rates from Previous Year <sup>119</sup>	Teen Birth Rate, 2005 <sup>120</sup>	Point Change in Teen Birth Rate from Previous Year <sup>121</sup>	Unemployment Rate, August 2007* <sup>122</sup>	Point Change in Unemployment Rate from Previous August <sup>123</sup>	Poverty Rate, 2005 <sup>124</sup>	Point Change in Poverty Rate from Previous Year <sup>125</sup>
Illinois	85.9%	-1.9%	9.7%	-0.2%	5.2%	0.7%	12.0%	0.1%
Adams	90.0%	0.3%	12.0%	-2.2%	4.5%	0.9%	11.2%	-0.1%
<b>Alexander</b>	95.2%	-1.8%	24.6%	3.2%	9.1%	0.1%	33.9%	10.1%
<b>Bond</b>	89.0%	5.0%	10.6%	-0.9%	5.4%	0.5%	12.8%	1.6%
<b>Boone</b>	85.1%	0.2%	8.6%	0.6%	6.2%	1.1%	8.0%	0.1%
<b>Brown</b>	98.1%	-1.9%	9.3%	2.2%	3.1%	0.1%	13.9%	1.6%
<b>Bureau</b>	89.5%	-3.6%	8.6%	1.0%	5.1%	1.0%	10.1%	1.3%
Calhoun	96.7%	3.7%	6.9%	-8.8%	6.4%	1.5%	10.4%	1.5%
Carroll	97.9%	9.6%	11.3%	0.0%	5.2%	0.7%	10.9%	0.8%
Cass	95.6%	1.4%	10.1%	-2.1%	4.6%	0.3%	11.8%	1.1%
<b>Champaign</b>	92.7%	2.1%	9.0%	0.3%	4.9%	0.8%	17.7%	4.3%
<b>Christian</b>	87.8%	2.2%	11.7%	-3.2%	5.5%	0.5%	11.4%	0.3%
<b>Clark</b>	91.7%	-5.9%	10.3%	-2.9%	5.8%	0.6%	11.9%	1.3%
<b>Clay</b>	90.0%	2.0%	12.1%	-0.2%	6.3%	1.3%	13.3%	1.2%
Clinton	93.5%	5.8%	7.2%	-0.3%	5.1%	0.3%	7.5%	-0.1%
Coles	88.8%	2.3%	9.1%	-1.3%	4.9%	0.3%	18.8%	4.4%
<b>Cook</b>	78.5%	-4.6%	10.7%	-0.4%	5.4%	0.7%	15.0%	-0.2%
<b>Crawford</b>	95.3%	1.0%	14.3%	-1.2%	6.0%	0.9%	13.7%	1.8%
<b>Cumberland</b>	98.0%	-0.7%	11.0%	4.4%	5.3%	0.7%	10.9%	0.6%
<b>DeKalb</b>	92.3%	-1.6%	6.4%	-1.0%	4.6%	0.9%	14.6%	5.0%
DeWitt	90.8%	2.6%	11.7%	2.8%	5.2%	1.1%	9.8%	-0.5%
Douglas	94.7%	-5.3%	6.5%	-2.0%	4.7%	0.4%	7.5%	-0.7%
DuPage	95.5%	1.2%	4.1%	0.0%	3.9%	0.5%	5.0%	-1.0%
<b>Edgar</b>	89.4%	-2.3%	12.9%	-1.7%	5.2%	0.6%	13.2%	1.0%
Edwards	100.0%	7.1%	9.3%	0.6%	5.3%	0.8%	10.5%	1.1%
Effingham	89.6%	-3.3%	8.3%	-1.5%	4.2%	0.1%	9.2%	0.0%
<b>Fayette</b>	88.6%	-2.4%	10.3%	-0.4%	6.7%	1.3%	15.3%	1.7%
Ford	89.2%	6.6%	7.0%	-4.3%	5.2%	0.8%	9.1%	1.0%
<b>Franklin</b>	91.9%	-1.4%	10.4%	-1.1%	9.2%	1.7%	16.7%	1.3%
<b>Fulton</b>	85.6%	-6.0%	10.2%	-3.5%	5.8%	0.4%	12.1%	0.0%
<b>Gallatin</b>	100.0%	0.0%	22.6%	17.5%	6.8%	0.4%	18.9%	2.8%
<b>Greene</b>	84.7%	-4.3%	14.9%	7.0%	5.4%	0.4%	13.7%	1.2%
Grundy	93.0%	-2.3%	6.9%	-1.1%	5.1%	0.4%	5.3%	-0.7%

\*At the time of print, these are the most accurate August unemployment rates available from the Illinois Department of Employment Security.

<sup>118</sup> Illinois State Board of Education. (n.d.). *2005-2006 and 2006-2007 State school report cards*. Springfield, IL: Author.

<sup>119</sup> Illinois State Board of Education. (n.d.). *2005-2006 and 2006-2007 State school report cards*. Springfield, IL: Author, calculation conducted by the Mid-America Institute on Poverty of Heartland Alliance.

<sup>120</sup> Illinois Department of Public Health. (n.d.). *Illinois teen births by county*. Retrieved March 10, 2008, from <http://www.idph.state.il.us/health/teen/teen0304.htm>

<sup>121</sup> Illinois Department of Public Health. (n.d.). *Illinois teen births by county*. Retrieved March 10, 2008, from <http://www.idph.state.il.us/health/teen/teen0304.htm>, calculation conducted by the Mid-America Institute on Poverty of Heartland Alliance.

<sup>122</sup> Illinois Department of Employment Security, Local Area Unemployment Statistics. (n.d.). *Annual average data*. Retrieved March 8, 2008, from <http://lmi.ides.state.il.us/laus/lausmenu.htm>

<sup>123</sup> Illinois Department of Employment Security, Local Area Unemployment Statistics. (n.d.). *Annual average data*. Retrieved March 8, 2008, from <http://lmi.ides.state.il.us/laus/lausmenu.htm>, calculation conducted by the Mid-America Institute on Poverty of Heartland Alliance.

<sup>124</sup> U.S. Census Bureau, Small Area Income and Poverty Estimates 2005.

<sup>125</sup> U.S. Census Bureau, Small Area Income and Poverty Estimates 2004-2005, calculation conducted by the Mid-America Institute on Poverty of Heartland Alliance.



## Overview of Counties by Well-Being Indicator (continued)

**Bold** — Counties on the Watch List (see page 35)**Bold Italic** — Counties on the Warning List (see page 35)

County	ISBE High School Grad Rate, 2006-2007 <sup>118</sup>	Point Change in Grad Rates from Previous Year <sup>119</sup>	Teen Birth Rate, 2005 <sup>120</sup>	Point Change in Teen Birth Rate from Previous Year <sup>121</sup>	Unemployment Rate, August 2007* <sup>122</sup>	Point Change in Unemployment Rate from Previous August <sup>123</sup>	Poverty Rate, 2005 <sup>124</sup>	Point Change in Poverty Rate from Previous Year <sup>125</sup>
Illinois	85.9%	-1.9%	9.7%	-0.2%	5.2%	0.7%	12.0%	0.1%
<b>Hamilton</b>	92.3%	-3.5%	6.5%	-9.4%	6.2%	0.5%	13.8%	1.2%
<b>Hancock</b>	95.3%	-2.6%	12.1%	2.6%	6.0%	1.1%	11.0%	1.2%
<b>Hardin</b>	94.1%	-0.2%	11.1%	-12.0%	8.8%	-0.2%	19.0%	3.7%
Henderson	97.0%	16.7%	9.1%	-2.2%	4.8%	-0.2%	11.8%	1.4%
Henry	91.9%	0.1%	8.5%	1.8%	4.9%	1.0%	10.3%	2.1%
<b>Iroquois</b>	85.0%	-2.6%	11.8%	1.6%	5.1%	1.0%	10.5%	0.3%
Jackson	97.1%	6.3%	8.7%	-2.1%	5.3%	0.9%	29.1%	8.9%
Jasper	100.0%	2.1%	9.3%	-3.5%	5.5%	0.0%	10.8%	0.8%
<b>Jefferson</b>	80.6%	0.3%	14.3%	-1.1%	5.5%	0.7%	15.6%	1.7%
Jersey	96.8%	-0.8%	9.5%	-1.2%	5.6%	1.1%	8.2%	-0.3%
Jo Daviess	94.2%	2.1%	5.5%	-4.1%	3.9%	0.6%	9.0%	1.2%
<b>Johnson</b>	95.6%	-3.7%	6.8%	-0.2%	6.7%	1.2%	14.9%	1.4%
Kane	90.3%	0.6%	8.9%	0.2%	4.5%	0.6%	8.5%	0.6%
<b>Kankakee</b>	87.0%	1.9%	11.1%	-1.1%	6.6%	1.0%	13.1%	1.2%
Kendall	95.0%	3.9%	3.8%	-0.7%	4.6%	0.7%	3.1%	-1.0%
<b>Knox</b>	83.9%	-1.7%	14.7%	3.3%	5.5%	0.2%	14.7%	1.3%
Lake	90.0%	-4.1%	7.1%	0.4%	5.1%	0.9%	7.0%	-0.1%
<b>LaSalle</b>	92.1%	1.9%	9.5%	1.1%	6.1%	1.1%	11.7%	1.9%
<b>Lawrence</b>	87.0%	0.8%	7.9%	-6.3%	5.6%	0.1%	14.9%	1.8%
<b>Lee</b>	91.9%	7.0%	10.7%	2.7%	5.4%	1.0%	9.2%	-0.1%
Livingston	93.1%	3.8%	11.2%	2.0%	4.9%	0.7%	9.7%	-0.4%
<b>Logan</b>	86.7%	-3.6%	16.4%	3.5%	5.2%	0.3%	11.3%	0.6%
<b>Macon</b>	84.2%	-1.1%	16.3%	2.0%	6.5%	0.8%	15.2%	0.9%
<b>Macoupin</b>	94.7%	5.3%	13.7%	3.7%	6.0%	1.1%	10.4%	-0.2%
<b>Madison</b>	88.3%	-3.6%	11.1%	-0.5%	5.8%	0.8%	11.0%	-0.2%
<b>Marion</b>	80.0%	3.9%	17.2%	1.8%	7.3%	1.0%	16.1%	2.5%
Marshall	97.6%	5.5%	11.0%	0.8%	4.2%	0.4%	8.0%	-0.1%
<b>Mason</b>	88.8%	3.4%	13.9%	-0.3%	7.7%	1.1%	14.2%	2.9%
<b>Massac</b>	93.2%	2.6%	13.9%	-6.2%	6.0%	0.3%	16.4%	2.6%
<b>McDonough</b>	94.8%	-0.3%	9.2%	0.8%	5.0%	0.1%	20.9%	4.5%
McHenry	93.3%	0.9%	5.5%	0.1%	4.1%	0.7%	4.6%	0.1%
<b>McLean</b>	88.9%	-3.2%	7.4%	0.8%	4.3%	0.7%	11.4%	1.3%
Menard	94.4%	-4.5%	6.3%	-3.2%	4.5%	0.9%	9.3%	0.5%
Mercer	94.0%	0.1%	10.6%	1.7%	4.9%	0.3%	8.1%	-0.5%
Monroe	98.7%	6.6%	3.5%	-1.0%	4.6%	0.5%	3.8%	-0.2%

\*At the time of print, these are the most accurate August unemployment rates available from the Illinois Department of Employment Security.

<sup>118</sup> Illinois State Board of Education. (n.d.). *2005-2006 and 2006-2007 State school report cards*. Springfield, IL: Author.<sup>119</sup> Illinois State Board of Education. (n.d.). *2005-2006 and 2006-2007 State school report cards*. Springfield, IL: Author, calculation conducted by the Mid-America Institute on Poverty of Heartland Alliance.<sup>120</sup> Illinois Department of Public Health. (n.d.). *Illinois teen births by county*. Retrieved March 10, 2008, from <http://www.idph.state.il.us/health/teen/teen0304.htm><sup>121</sup> Illinois Department of Public Health. (n.d.). *Illinois teen births by county*. Retrieved March 10, 2008, from <http://www.idph.state.il.us/health/teen/teen0304.htm>, calculation conducted by the Mid-America Institute on Poverty of Heartland Alliance.<sup>122</sup> Illinois Department of Employment Security, Local Area Unemployment Statistics. (n.d.). *Annual average data*. Retrieved March 8, 2008, from <http://lmi.ides.state.il.us/laus/lausmenu.htm><sup>123</sup> Illinois Department of Employment Security, Local Area Unemployment Statistics. (n.d.). *Annual average data*. Retrieved March 8, 2008, from <http://lmi.ides.state.il.us/laus/lausmenu.htm>, calculation conducted by the Mid-America Institute on Poverty of Heartland Alliance.<sup>124</sup> U.S. Census Bureau, Small Area Income and Poverty Estimates 2005.<sup>125</sup> U.S. Census Bureau, Small Area Income and Poverty Estimates 2004-2005, calculation conducted by the Mid-America Institute on Poverty of Heartland Alliance.



## Overview of Counties by Well-Being Indicator (continued)

**Bold** — Counties on the Watch List (see page 35)**Bold Italic** — Counties on the Warning List (see page 35)

County	ISBE High School Grad Rate, 2006-2007 <sup>118</sup>	Point Change in Grad Rates from Previous Year <sup>119</sup>	Teen Birth Rate, 2005 <sup>120</sup>	Point Change in Teen Birth Rate from Previous Year <sup>121</sup>	Unemployment Rate, August 2007* <sup>122</sup>	Point Change in Unemployment Rate from Previous August <sup>123</sup>	Poverty Rate, 2005 <sup>124</sup>	Point Change in Poverty Rate from Previous Year <sup>125</sup>
Illinois	85.9%	-1.9%	9.7%	-0.2%	5.2%	0.7%	12.0%	0.1%
<b>Montgomery</b>	86.4%	1.1%	15.6%	-0.1%	6.8%	1.0%	15.4%	2.5%
<b>Morgan</b>	98.6%	4.3%	11.9%	-2.2%	5.5%	0.6%	13.6%	1.2%
<b>Moultrie</b>	93.9%	-4.8%	9.8%	0.1%	4.4%	0.6%	9.5%	1.2%
<b>Ogle</b>	90.3%	-0.3%	8.6%	0.2%	5.6%	0.9%	8.4%	-0.3%
Peoria	91.2%	4.2%	13.3%	-0.8%	5.1%	0.7%	12.8%	-0.4%
<b>Perry</b>	91.0%	6.5%	12.9%	0.3%	9.8%	2.5%	16.2%	2.4%
Piatt	95.6%	-1.2%	4.8%	-2.5%	4.4%	0.6%	6.2%	-0.2%
<b>Pike</b>	85.2%	-6.4%	11.7%	-0.6%	4.6%	0.2%	14.3%	1.7%
<b>Pope</b>	87.8%	14.8%	15.0%	-10.0%	8.3%	0.9%	17.9%	2.5%
<b>Pulaski</b>	100.0%	1.4%	23.3%	-2.5%	8.1%	0.2%	28.7%	8.0%
<b>Putnam</b>	89.5%	-0.5%	3.2%	-4.3%	5.7%	1.2%	6.6%	0.2%
<b>Randolph</b>	89.0%	-6.0%	10.1%	-3.6%	6.0%	1.0%	12.8%	0.8%
<b>Richland</b>	92.9%	0.6%	12.7%	0.6%	5.3%	0.1%	15.2%	2.9%
<b>Rock Island</b>	85.1%	0.0%	12.4%	-1.5%	4.7%	0.6%	13.4%	1.4%
<b>Saline</b>	84.9%	-3.2%	16.3%	-2.3%	7.3%	1.2%	20.6%	4.5%
Sangamon	93.6%	1.3%	10.8%	-0.7%	5.0%	0.8%	11.2%	0.9%
Schuyler	95.8%	2.2%	1.4%	-4.7%	3.9%	0.1%	11.2%	1.1%
Scott	93.1%	0.1%	11.8%	-5.3%	4.6%	0.1%	10.6%	0.8%
<b>Shelby</b>	91.5%	-1.9%	10.9%	-0.7%	5.3%	0.5%	10.5%	1.0%
<b>St. Clair</b>	88.6%	2.1%	13.9%	-0.7%	6.8%	0.8%	13.0%	-2.0%
<b>Stark</b>	86.4%	-13.6%	9.1%	3.4%	5.5%	1.0%	10.4%	1.1%
<b>Stephenson</b>	91.9%	-0.9%	13.0%	-0.5%	5.5%	0.9%	10.7%	-0.1%
Tazewell	89.9%	0.3%	8.8%	-0.5%	4.8%	0.9%	8.7%	0.1%
<b>Union</b>	86.5%	-1.0%	9.9%	-1.4%	7.2%	1.6%	16.7%	2.6%
<b>Vermilion</b>	79.2%	0.1%	16.2%	-0.2%	7.1%	1.0%	18.3%	3.4%
<b>Wabash</b>	97.8%	9.4%	13.0%	4.4%	6.7%	1.5%	14.8%	3.0%
<b>Warren</b>	89.4%	-0.6%	8.5%	-3.0%	5.2%	0.2%	13.3%	2.0%
<b>Washington</b>	92.2%	0.5%	12.2%	5.2%	5.1%	1.1%	7.8%	0.6%
<b>Wayne</b>	84.8%	-6.8%	14.9%	5.6%	5.4%	1.2%	14.9%	2.8%
<b>White</b>	87.2%	-0.9%	11.3%	-4.6%	6.0%	0.9%	14.1%	1.4%
<b>Whiteside</b>	87.4%	0.4%	11.9%	-0.7%	6.0%	0.7%	10.9%	1.2%
Will	88.5%	-0.9%	6.0%	0.3%	4.8%	0.7%	5.4%	-1.2%
<b>Williamson</b>	98.1%	0.8%	10.8%	-0.3%	7.2%	1.9%	13.0%	-0.7%
<b>Winnebago</b>	80.4%	1.9%	13.4%	1.5%	6.4%	1.2%	11.9%	-0.8%
Woodford	94.6%	-1.5%	6.7%	0.4%	3.9%	0.7%	5.5%	-0.5%

\*At the time of print, these are the most accurate August unemployment rates available from the Illinois Department of Employment Security.

<sup>118</sup> Illinois State Board of Education. (n.d.). *2005-2006 and 2006-2007 State school report cards*. Springfield, IL: Author.<sup>119</sup> Illinois State Board of Education. (n.d.). *2005-2006 and 2006-2007 State school report cards*. Springfield, IL: Author, calculation conducted by the Mid-America Institute on Poverty of Heartland Alliance.<sup>120</sup> Illinois Department of Public Health. (n.d.). *Illinois teen births by county*. Retrieved March 10, 2008, from <http://www.idph.state.il.us/health/teen/teen0304.htm><sup>121</sup> Illinois Department of Public Health. (n.d.). *Illinois teen births by county*. Retrieved March 10, 2008, from <http://www.idph.state.il.us/health/teen/teen0304.htm>, calculation conducted by the Mid-America Institute on Poverty of Heartland Alliance.<sup>122</sup> Illinois Department of Employment Security, Local Area Unemployment Statistics. (n.d.). *Annual average data*. Retrieved March 8, 2008, from <http://lmi.ides.state.il.us/laus/lausmenu.htm><sup>123</sup> Illinois Department of Employment Security, Local Area Unemployment Statistics. (n.d.). *Annual average data*. Retrieved March 8, 2008, from <http://lmi.ides.state.il.us/laus/lausmenu.htm>, calculation conducted by the

Mid-America Institute on Poverty of Heartland Alliance.

<sup>124</sup> U.S. Census Bureau, Small Area Income and Poverty Estimates 2005.<sup>125</sup> U.S. Census Bureau, Small Area Income and Poverty Estimates 2004-2005, calculation conducted by the Mid-America Institute on Poverty of Heartland Alliance.

# Appendix

The following tables provide detailed information on each county in Illinois relating to income, poverty, housing, health, and education. For the poverty rate by county, see pages 37-39. A new table has been added this year containing data on income and poverty by Congressional District and can be found on page 50.

## Income & Poverty

County	Number of People in Poverty, 2005 <sup>126</sup>	Poverty Rate for Population Under Age 18, 2005 <sup>127</sup>	Bankruptcies Per 1,000 People, 2006 <sup>128</sup>	Net Job Flow, 2005 <sup>129</sup>	Change in Average New Hire Monthly Earnings, 2004 to 2005 <sup>130</sup>	Percent Change in Average New Hire Monthly Earnings, 2004 to 2005 <sup>131</sup>	Average Wage per Job, 2006 <sup>132</sup>
Illinois	1,484,992	16.5%	2.3	114,631	\$73	3.3%	\$45,032
Adams	7,172	15.5%	2.3	1,123	-\$117	-7.5%	\$30,590
Alexander	2,826	57.2%	6.1	-104	\$45	2.6%	\$29,271
Bond	1,991	15.4%	2.4	-66	-\$747	-46.1%	\$29,314
Boone	3,981	10.2%	2.6	957	-\$299	-15.0%	\$46,388
Brown	671	12.8%	1.2	143	\$144	7.1%	\$33,844
Bureau	3,491	15.2%	2.1	-33	\$254	13.6%	\$31,906
Calhoun	529	12.8%	1.6	28	\$29	2.1%	\$21,069
Carroll	1,725	16.9%	1.8	44	-\$317	-24.8%	\$26,809
Cass	1,605	17.3%	1.7	24	-\$55	-3.2%	\$27,384
Champaign	29,800	15.5%	1.9	1,406	-\$75	-4.6%	\$33,051
Christian	3,770	17.0%	2.1	145	\$39	2.6%	\$28,717
Clark	1,980	17.7%	3.6	-44	-\$118	-9.1%	\$27,234
Clay	1,806	18.3%	2.0	85	-\$142	-9.5%	\$28,536
Clinton	2,534	9.8%	1.7	157	\$33	2.5%	\$27,283
Coles	8,892	17.0%	2.5	1,584	-\$122	-10.2%	\$27,050
Cook	780,189	21.4%	2.3	27,847	-\$35	-1.4%	\$51,385
Crawford	2,494	19.5%	3.0	-28	\$23	1.4%	\$34,307
Cumberland	1,172	16.2%	2.5	-70	-\$208	-18.4%	\$24,210
DeKalb	12,952	10.7%	1.9	1,609	-\$95	-6.0%	\$31,893
DeWitt	1,595	15.5%	2.6	-160	\$269	15.0%	\$37,613
Douglas	1,462	12.1%	2.1	109	-\$1	-0.1%	\$29,964
DuPage	45,560	5.8%	1.3	19,682	-\$138	-5.4%	\$50,420
Edgar	2,415	19.2%	3.1	-140	-\$197	-14.0%	\$28,029
Edwards	705	15.5%	2.4	-189	-\$54	-3.5%	\$29,160
Effingham	3,139	12.8%	2.8	342	\$244	14.2%	\$29,370
Fayette	3,048	22.1%	1.4	50	-\$288	-22.8%	\$26,301
Ford	1,248	12.1%	2.5	-46	-\$41	-2.4%	\$28,780
Franklin	6,517	26.0%	4.9	74	-\$99	-7.4%	\$27,039
Fulton	4,245	17.6%	3.2	363	-\$91	-7.2%	\$25,428
Gallatin	1,146	27.7%	3.9	143	-\$34	-1.8%	\$30,141
Greene	1,945	19.7%	1.3	19	-\$334	-31.2%	\$23,351
Grundy	2,303	7.1%	3.0	279	\$336	14.4%	\$43,408

<sup>126</sup> U.S. Census Bureau, Small Area Income and Poverty Estimates 2005.

<sup>127</sup> Ibid.

<sup>128</sup> FDIC Regional Economic Conditions. (2007). *Personal bankruptcy filing rate (per 1,000 population) Illinois*. Retrieved March 10, 2008, from [http://www2.fdic.gov/recon/ovrpt.asp?CPT\\_CODE=NBR&ST\\_CODE=17&RPT\\_TYPE=Tables](http://www2.fdic.gov/recon/ovrpt.asp?CPT_CODE=NBR&ST_CODE=17&RPT_TYPE=Tables)

<sup>129</sup> Illinois Department of Employment Security, Local Employment Dynamics. (n.d.). *LEHD state of Illinois county reports – Quarterly Workforce Indicators*. Retrieved January 15, 2008, from <http://lmi.ides.state.il.us/LED/default.htm>, calculation conducted by the Mid-America Institute on Poverty of Heartland Alliance.

<sup>130</sup> Ibid.

<sup>131</sup> Ibid.

<sup>132</sup> Bureau of Economic Analysis Regional Economic Accounts. (2006, December). *Local Area Personal Income, Average wage per job*. Retrieved March 10, 2008, from <http://www.bea.gov/region/reis/>

## Income &amp; Poverty (continued)

County	Number of People in Poverty, 2005 <sup>126</sup>	Poverty Rate for Population Under Age 18, 2005 <sup>127</sup>	Bankruptcies Per 1,000 People, 2006 <sup>128</sup>	Net Job Flow, 2005 <sup>129</sup>	Change in Average New Hire Monthly Earnings, 2004 to 2005 <sup>130</sup>	Percent Change in Average New Hire Monthly Earnings, 2004 to 2005 <sup>131</sup>	Average Wage per Job, 2006 <sup>132</sup>
Illinois	1,484,992	16.5%	2.3	114,631	\$73	3.3%	\$45,032
Hamilton	1,115	21.0%	1.9	48	-\$134	-10.7%	\$25,917
Hancock	2,061	15.3%	2.1	-2	\$775	35.2%	\$24,877
Hardin	855	28.3%	2.6	95	-\$327	-31.7%	\$24,964
Henderson	927	18.3%	2.3	-73	-\$137	-11.0%	\$23,205
Henry	5,129	15.2%	2.1	430	-\$218	-16.8%	\$27,048
Iroquois	3,143	15.7%	1.9	204	\$194	9.3%	\$26,252
Jackson	15,281	27.1%	3.2	719	-\$165	-12.0%	\$27,979
Jasper	1,076	15.8%	1.8	-25	-\$33	-2.3%	\$30,217
Jefferson	5,896	23.0%	2.9	-62	-\$184	-12.4%	\$32,320
Jersey	1,760	11.5%	1.8	164	\$21	1.6%	\$25,096
Jo Daviess	2,003	13.2%	0.7	248	-\$12	-0.8%	\$26,957
Johnson	1,607	19.0%	3.2	87	\$24	1.5%	\$27,854
Kane	40,414	11.4%	1.4	8,822	-\$151	-8.6%	\$39,182
Kankakee	13,510	18.6%	3.2	2,101	-\$146	-8.9%	\$32,222
Kendall	2,431	4.3%	1.9	2,641	\$8	0.4%	\$37,515
Knox	7,162	21.3%	3.2	198	\$151	9.8%	\$28,581
Lake	48,048	8.9%	1.6	9,166	-\$102	-3.9%	\$51,844
LaSalle	12,793	16.5%	2.7	623	-\$178	-11.0%	\$32,861
Lawrence	2,163	21.6%	1.8	-180	\$132	7.4%	\$27,938
Lee	3,017	12.0%	2.4	-154	-\$211	-12.4%	\$33,227
Livingston	3,481	12.9%	2.3	129	-\$457	-28.8%	\$34,126
Logan	2,962	16.4%	2.7	255	-\$105	-6.6%	\$29,762
Macon	16,121	24.5%	3.2	171	-\$105	-5.8%	\$39,193
Macoupin	4,940	15.4%	1.7	51	\$40	2.9%	\$28,000
Madison	28,253	14.9%	3.5	1,219	-\$125	-7.1%	\$34,625
Marion	6,277	23.6%	3.3	540	-\$202	-14.1%	\$29,871
Marshall	1,034	11.3%	2.9	-72	-\$79	-5.3%	\$28,717
Mason	2,198	20.4%	2.4	39	-\$55	-4.2%	\$27,026
Massac	2,462	23.9%	4.3	-37	-\$328	-22.4%	\$34,687
McDonough	5,596	21.6%	1.6	-32	-\$56	-4.6%	\$27,696
McHenry	13,922	5.5%	1.6	3,857	-\$3	-0.2%	\$37,083
McLean	16,664	11.3%	2.1	570	\$68	3.7%	\$40,645
Menard	1,166	13.7%	1.4	126	-\$196	-16.7%	\$23,936
Mercer	1,342	12.0%	2.0	121	\$100	7.4%	\$23,943
Monroe	1,177	4.3%	1.9	221	\$81	5.3%	\$28,776

<sup>126</sup> U.S. Census Bureau, Small Area Income and Poverty Estimates 2005.<sup>127</sup> Ibid.<sup>128</sup> FDIC Regional Economic Conditions. (2007). *Personal bankruptcy filing rate (per 1,000 population) Illinois*. Retrieved March 10, 2008, from [http://www2.fdic.gov/recon/ovrpt.asp?CPT\\_CODE=NBR&ST\\_CODE=17&RPT\\_TYPE=Tables](http://www2.fdic.gov/recon/ovrpt.asp?CPT_CODE=NBR&ST_CODE=17&RPT_TYPE=Tables)<sup>129</sup> Illinois Department of Employment Security, Local Employment Dynamics. (n.d.). *LEHD state of Illinois county reports – Quarterly Workforce Indicators*. Retrieved January 15, 2008, from <http://lmi.ides.state.il.us/LED/default.htm>, calculation conducted by the Mid-America Institute on Poverty of Heartland Alliance.<sup>130</sup> Ibid.<sup>131</sup> Ibid.<sup>132</sup> Bureau of Economic Analysis Regional Economic Accounts. (2006, December). *Local Area Personal Income, Average wage per job*. Retrieved March 10, 2008, from <http://www.bea.gov/region/regional/reis/>

## Income &amp; Poverty (continued)

County	Number of People in Poverty, 2005 <sup>126</sup>	Poverty Rate for Population Under Age 18, 2005 <sup>127</sup>	Bankruptcies Per 1,000 People, 2006 <sup>128</sup>	Net Job Flow, 2005 <sup>129</sup>	Change in Average New Hire Monthly Earnings, 2004 to 2005 <sup>130</sup>	Percent Change in Average New Hire Monthly Earnings, 2004 to 2005 <sup>131</sup>	Average Wage per Job, 2006 <sup>132</sup>
Illinois	1,484,992	16.5%	2.3	114,631	\$73	3.3%	\$45,032
Montgomery	4,259	20.1%	2.5	-25	\$93	6.6%	\$28,926
Morgan	4,384	18.4%	2.0	-384	-\$26	-1.7%	\$30,377
Moultrie	1,328	14.2%	2.2	-140	-\$62	-3.6%	\$28,857
Ogle	4,500	11.2%	2.0	-34	\$59	3.0%	\$35,601
Peoria	22,272	21.2%	3.4	2,907	\$36	1.9%	\$40,556
Perry	3,290	22.4%	2.8	-141	\$175	11.0%	\$28,470
Piatt	1,017	8.0%	2.0	120	-\$112	-8.3%	\$26,573
Pike	2,343	19.6%	1.8	62	-\$233	-20.1%	\$23,924
Pope	690	29.6%	0.7	31	-\$457	-52.9%	\$23,726
Pulaski	1,856	41.9%	5.8	164	-\$23	-1.2%	\$28,836
Putnam	402	10.0%	2.2	67	-\$212	-9.9%	\$37,036
Randolph	3,759	18.2%	2.7	-10	-\$27	-1.9%	\$31,671
Richland	2,374	21.7%	1.4	324	\$135	10.0%	\$26,427
Rock Island	19,115	21.4%	2.7	1,566	-\$86	-5.1%	\$43,386
Saline	5,110	32.3%	3.4	129	-\$283	-16.6%	\$30,515
Sangamon	21,079	17.3%	2.1	1,631	\$48	2.5%	\$37,945
Schuyler	777	16.1%	2.3	91	-\$389	-27.3%	\$33,002
Scott	566	14.9%	1.3	199	-\$497	-31.4%	\$30,821
Shelby	2,295	14.8%	1.5	-44	-\$5	-0.4%	\$25,143
St. Clair	33,041	19.4%	4.6	1,797	-\$37	-2.1%	\$35,934
Stark	627	15.8%	2.7	89	\$280	15.8%	\$26,582
Stephenson	5,010	16.1%	3.2	214	-\$88	-5.3%	\$34,284
Tazewell	11,046	12.6%	2.9	1,827	-\$114	-5.9%	\$47,789
Union	2,878	22.8%	3.1	25	-\$65	-5.2%	\$27,459
Vermilion	14,435	27.0%	3.2	-136	-\$73	-4.6%	\$33,180
Wabash	1,829	20.1%	1.3	278	-\$395	-27.5%	\$29,269
Warren	2,160	18.6%	2.7	-10	\$424	21.7%	\$26,581
Washington	1,138	9.9%	2.1	-62	\$137	7.8%	\$31,607
Wayne	2,465	20.0%	1.3	467	-\$472	-28.6%	\$25,468
White	2,085	21.5%	1.5	47	\$23	1.4%	\$27,974
Whiteside	6,338	16.6%	2.0	283	\$42	2.8%	\$29,685
Will	33,952	6.8%	2.3	10,444	-\$65	-3.2%	\$38,148
Williamson	7,982	19.9%	4.5	1,492	-\$111	-7.8%	\$30,289
Winnebago	33,725	18.7%	4.0	3,287	-\$216	-13.0%	\$36,282
Woodford	1,977	7.6%	1.3	601	\$58	3.4%	\$29,771

<sup>126</sup> U.S. Census Bureau, Small Area Income and Poverty Estimates 2005.<sup>127</sup> Ibid.<sup>128</sup> FDIC Regional Economic Conditions. (2007). *Personal bankruptcy filing rate (per 1,000 population) Illinois*. Retrieved March 10, 2008, from [http://www2.fdic.gov/recon/ovrpt.asp?CPT\\_CODE=NBR&ST\\_CODE=17&RPT\\_TYPE=Tables](http://www2.fdic.gov/recon/ovrpt.asp?CPT_CODE=NBR&ST_CODE=17&RPT_TYPE=Tables)<sup>129</sup> Illinois Department of Employment Security, Local Employment Dynamics. (n.d.). *LEHD state of Illinois county reports – Quarterly Workforce Indicators*. Retrieved January 15, 2008, from <http://lmi.ides.state.il.us/LED/default.htm>, calculation conducted by the Mid-America Institute on Poverty of Heartland Alliance.<sup>130</sup> Ibid.<sup>131</sup> Ibid.<sup>132</sup> Bureau of Economic Analysis Regional Economic Accounts. (2006, December). *Local Area Personal Income, Average wage per job*. Retrieved March 10, 2008, from <http://www.bea.gov/region/reis/>

## Housing

County	Renters as a Percent of Total Households, 2000 <sup>133</sup>	Fair Market Rent (FMR) for 2BR, 2008 <sup>134</sup>	Estimate of Mean Renter Hourly Wage, 2008 <sup>135</sup>	Monthly Rent Affordable at Mean Renter Wage, 2008 <sup>136</sup>	Wage Needed to Afford 2BR FMR, 2008 <sup>137</sup>	2BR Housing Wage as a Percent of IL Minimum Wage, 2008 <sup>138</sup>	Work Hours per Week at IL Min. Wage to Afford 2BR FMR, 2008 <sup>139</sup>
Illinois	33%	\$844	\$14.58	\$758	\$16.23	216%	87
Adams	26%	528	\$9.50	\$494	\$10.15	135%	54
Alexander	28%	528	\$6.52	\$339	\$10.15	135%	54
Bond	20%	528	\$7.79	\$405	\$10.15	135%	54
Boone	21%	666	\$14.25	\$741	\$12.81	171%	68
Brown	26%	528	\$9.24	\$480	\$10.15	135%	54
Bureau	24%	574	\$11.14	\$579	\$11.04	147%	59
Calhoun	19%	711	\$7.02	\$365	\$13.67	182%	73
Carroll	23%	571	\$9.44	\$491	\$10.98	146%	59
Cass	25%	528	\$9.65	\$502	\$10.15	135%	54
Champaign	44%	662	\$9.01	\$469	\$12.73	170%	68
Christian	24%	528	\$8.41	\$438	\$10.15	135%	54
Clark	22%	528	\$9.07	\$472	\$10.15	135%	54
Clay	20%	528	\$9.33	\$485	\$10.15	135%	54
Clinton	20%	711	\$7.89	\$410	\$13.67	182%	73
Coles	38%	562	\$6.90	\$359	\$10.81	144%	58
Cook	42%	944	\$17.66	\$918	\$18.15	242%	97
Crawford	20%	528	\$12.43	\$646	\$10.15	135%	54
Cumberland	18%	550	\$7.20	\$375	\$10.58	141%	56
DeKalb	40%	784	\$9.29	\$483	\$15.08	201%	80
DeWitt	25%	530	\$12.14	\$631	\$10.19	136%	54
Douglas	23%	550	\$9.72	\$505	\$10.58	141%	56
DuPage	24%	944	\$16.24	\$844	\$18.15	242%	97
Edgar	25%	528	\$8.77	\$456	\$10.15	135%	54
Edwards	19%	528	\$8.94	\$465	\$10.15	135%	54
Effingham	24%	560	\$9.34	\$486	\$10.77	144%	57
Fayette	20%	528	\$8.06	\$419	\$10.15	135%	54
Ford	24%	662	\$10.18	\$529	\$12.73	170%	68
Franklin	22%	528	\$7.54	\$392	\$10.15	135%	54
Fulton	24%	528	\$7.33	\$381	\$10.15	135%	54
Gallatin	19%	528	\$8.04	\$418	\$10.15	135%	54
Greene	24%	531	\$8.55	\$445	\$10.21	136%	54
Grundy	28%	817	\$14.96	\$778	\$15.71	209%	84

<sup>133</sup> National Low Income Housing Coalition. (2008). *Out of reach 2008*. Washington, DC: Author.

<sup>134</sup> Ibid.

<sup>135</sup> Ibid.

<sup>136</sup> Ibid.

<sup>137</sup> Ibid.

<sup>138</sup> National Low Income Housing Coalition. (2008). *Out of reach 2008*. Washington, DC: Author, calculation conducted by the Mid-America Institute on Poverty of Heartland Alliance.

<sup>139</sup> Ibid.

## Housing (continued)

County	Renters as a Percent of Total Households, 2000 <sup>133</sup>	Fair Market Rent (FMR) for 2BR, 2008 <sup>134</sup>	Estimate of Mean Renter Hourly Wage, 2008 <sup>135</sup>	Monthly Rent Affordable at Mean Renter Wage, 2008 <sup>136</sup>	Wage Needed to Afford 2BR FMR, 2008 <sup>137</sup>	2BR Housing Wage as a Percent of IL Minimum Wage, 2008 <sup>138</sup>	Work Hours per Week at IL Min. Wage to Afford 2BR FMR, 2008 <sup>139</sup>
Illinois	33%	\$844	\$14.58	\$758	\$16.23	216%	87
Hamilton	18%	528	\$6.93	\$361	\$10.15	135%	54
Hancock	20%	528	\$8.60	\$447	\$10.15	135%	54
Hardin	20%	528	\$7.70	\$400	\$10.15	135%	54
Henderson	21%	528	\$7.49	\$390	\$10.15	135%	54
Henry	21%	643	\$8.69	\$452	\$12.37	165%	66
Iroquois	24%	528	\$9.55	\$497	\$10.15	135%	54
Jackson	47%	549	\$6.58	\$342	\$10.56	141%	56
Jasper	17%	528	\$9.08	\$472	\$10.15	135%	54
Jefferson	26%	552	\$9.51	\$495	\$10.62	142%	57
Jersey	22%	711	\$6.78	\$353	\$13.67	182%	73
Jo Daviess	23%	528	\$7.89	\$410	\$10.15	135%	54
Johnson	15%	528	\$5.49	\$286	\$10.15	135%	54
Kane	24%	944	\$11.17	\$581	\$18.15	242%	97
Kankakee	31%	674	\$10.20	\$530	\$12.96	173%	69
Kendall	16%	917	\$11.95	\$621	\$17.63	235%	94
Knox	28%	559	\$7.83	\$407	\$10.75	143%	57
Lake	22%	944	\$14.31	\$744	\$18.15	242%	97
LaSalle	25%	621	\$10.49	\$546	\$11.94	159%	64
Lawrence	23%	528	\$10.35	\$538	\$10.15	135%	54
Lee	26%	561	\$10.48	\$545	\$10.79	144%	58
Livingston	26%	605	\$10.97	\$570	\$11.63	155%	62
Logan	29%	543	\$9.33	\$485	\$10.44	139%	56
Macon	28%	577	\$11.27	\$586	\$11.10	148%	59
Macoupin	21%	584	\$9.10	\$473	\$11.23	150%	60
Madison	26%	711	\$10.00	\$520	\$13.67	182%	73
Marion	23%	528	\$7.45	\$387	\$10.15	135%	54
Marshall	20%	623	\$8.99	\$468	\$11.98	160%	64
Mason	23%	528	\$8.76	\$456	\$10.15	135%	54
Massac	21%	528	\$10.27	\$534	\$10.15	135%	54
McDonough	37%	528	\$5.76	\$300	\$10.15	135%	54
McHenry	17%	944	\$10.80	\$562	\$18.15	242%	97
McLean	34%	673	\$12.22	\$636	\$12.94	173%	69
Menard	21%	623	\$6.27	\$326	\$11.98	160%	64
Mercer	20%	643	\$8.05	\$419	\$12.37	165%	66
Monroe	20%	711	\$9.35	\$486	\$13.67	182%	73

<sup>133</sup> National Low Income Housing Coalition. (2008). *Out of reach 2008*. Washington, DC: Author.<sup>134</sup> Ibid.<sup>135</sup> Ibid.<sup>136</sup> Ibid.<sup>137</sup> Ibid.<sup>138</sup> National Low Income Housing Coalition. (2008). *Out of reach 2008*. Washington, DC: Author, calculation conducted by the Mid-America Institute on Poverty of Heartland Alliance.<sup>139</sup> Ibid.



## Housing (continued)

County	Renters as a Percent of Total Households, 2000 <sup>133</sup>	Fair Market Rent (FMR) for 2BR, 2008 <sup>134</sup>	Estimate of Mean Renter Hourly Wage, 2008 <sup>135</sup>	Monthly Rent Affordable at Mean Renter Wage, 2008 <sup>136</sup>	Wage Needed to Afford 2BR FMR, 2008 <sup>137</sup>	2BR Housing Wage as a Percent of IL Minimum Wage, 2008 <sup>138</sup>	Work Hours per Week at IL Min. Wage to Afford 2BR FMR, 2008 <sup>139</sup>
Illinois	33%	\$844	\$14.58	\$758	\$16.23	216%	87
Montgomery	22%	528	\$9.01	\$469	\$10.15	135%	54
Morgan	30%	570	\$8.84	\$459	\$10.96	146%	58
Moultrie	22%	542	\$10.51	\$546	\$10.42	139%	56
Ogle	26%	628	\$11.90	\$619	\$12.08	161%	64
Peoria	32%	623	\$11.61	\$604	\$11.98	160%	64
Perry	21%	528	\$8.32	\$433	\$10.15	135%	54
Piatt	20%	662	\$9.43	\$491	\$12.73	170%	68
Pike	23%	528	\$7.65	\$398	\$10.15	135%	54
Pope	18%	528	\$5.06	\$263	\$10.15	135%	54
Pulaski	24%	528	\$8.72	\$453	\$10.15	135%	54
Putnam	18%	549	\$13.17	\$685	\$10.56	141%	56
Randolph	21%	528	\$9.71	\$505	\$10.15	135%	54
Richland	24%	528	\$7.71	\$401	\$10.15	135%	54
Rock Island	30%	643	\$12.44	\$647	\$12.37	165%	66
Saline	24%	528	\$8.78	\$547	\$10.15	135%	54
Sangamon	30%	623	\$10.49	\$546	\$11.98	160%	64
Schuyler	21%	528	\$13.95	\$725	\$10.15	135%	54
Scott	22%	531	\$11.38	\$592	\$10.21	136%	54
Shelby	19%	528	\$8.21	\$427	\$10.15	135%	54
St. Clair	33%	711	\$10.44	\$543	\$13.67	182%	73
Stark	23%	623	\$9.93	\$516	\$11.98	160%	64
Stephenson	25%	611	\$10.58	\$550	\$11.75	157%	63
Tazewell	24%	623	\$14.56	\$757	\$11.98	160%	64
Union	25%	528	\$6.55	\$341	\$10.15	135%	54
Vermilion	28%	562	\$10.01	\$520	\$10.81	144%	58
Wabash	25%	528	\$7.49	\$389	\$10.15	135%	54
Warren	26%	528	\$9.47	\$493	\$10.15	135%	54
Washington	19%	528	\$11.30	\$588	\$10.15	135%	54
Wayne	20%	528	\$8.28	\$431	\$10.15	135%	54
White	22%	528	\$8.78	\$456	\$10.15	135%	54
Whiteside	26%	586	\$8.59	\$447	\$11.27	150%	60
Will	17%	944	\$10.00	\$520	\$18.15	242%	97
Williamson	26%	528	\$8.35	\$434	\$10.15	135%	54
Winnebago	30%	666	\$10.97	\$570	\$12.81	171%	68
Woodford	17%	623	\$9.46	\$492	\$11.98	160%	64

<sup>133</sup> National Low Income Housing Coalition. (2008). *Out of reach 2008*. Washington, DC: Author.<sup>134</sup> Ibid.<sup>135</sup> Ibid.<sup>136</sup> Ibid.<sup>137</sup> Ibid.<sup>138</sup> National Low Income Housing Coalition. (2008). *Out of reach 2008*. Washington, DC: Author, calculation conducted by the Mid-America Institute on Poverty of Heartland Alliance.<sup>139</sup> Ibid.

## Health & Education

County	ISBE High School Grad Rate for Low-Income Students, 2006-2007 <sup>140</sup>	Point Change in Grad Rate for Low-Income Students from Previous Year <sup>141</sup>	Percent of 11th Graders That Passed PSAT Reading Tests, 2006-2007 <sup>142</sup>	Point Change in Rate of 11th Graders That Passed PSAT Reading Tests from Previous Year <sup>143</sup>	Percent of Children Eligible for Free or Reduced-Price School Lunches, 2007 <sup>144</sup>	Point Change in Percent of Children Eligible for Free or Reduced-Price School Lunches, 2000 to 2007 <sup>145</sup>	Percentage of Babies Born Low Birth Weight, 2005 <sup>146</sup>
Illinois	74.9%	-1.6%	54.1%	-4.3%	46.9%	5.4%	8.6%
Adams	80.7%	1.4%	53.8%	-0.6%	39.6%	4.4%	7.5%
Alexander	87.7%	-1.5%	19.5%	-4.1%	78.6%	0.1%	11.5%
Bond	70.3%	-0.8%	60.5%	2.7%	33.9%	5.0%	5.8%
Boone	85.0%	-1.7%	56.8%	1.0%	33.7%	15.1%	7.4%
Brown	100.0%	0.0%	43.3%	-4.2%	37.5%	13.0%	1.9%
Bureau	68.3%	-17.2%	52.7%	-1.4%	34.0%	10.1%	7.1%
Calhoun	100.0%	7.7%	56.1%	-1.7%	36.0%	13.0%	3.4%
Carroll	100.0%	38.8%	52.9%	-6.8%	37.5%	10.0%	8.1%
Cass	90.0%	1.1%	46.7%	-5.3%	52.3%	13.0%	6.0%
Champaign	85.2%	6.6%	57.5%	-6.8%	39.7%	8.3%	8.6%
Christian	69.9%	0.9%	50.0%	-7.4%	39.1%	9.3%	10.7%
Clark	83.3%	-13.8%	57.6%	-2.6%	35.8%	10.2%	5.9%
Clay	84.8%	-3.7%	51.9%	3.3%	45.1%	12.3%	8.6%
Clinton	66.7%	3.6%	59.0%	2.0%	21.5%	2.3%	6.2%
Coles	84.2%	1.8%	55.1%	-6.2%	38.2%	10.1%	7.1%
Cook	72.1%	-1.8%	51.5%	-1.8%	64.9%	4.2%	9.5%
Crawford	83.1%	-4.4%	53.2%	-5.0%	39.9%	10.4%	6.0%
Cumberland	88.0%	-7.7%	57.1%	1.8%	33.4%	11.0%	3.7%
DeKalb	85.7%	-0.4%	55.6%	-3.0%	21.8%	9.5%	6.3%
DeWitt	82.5%	-6.7%	51.0%	-7.5%	34.7%	12.0%	11.7%
Douglas	92.0%	-8.0%	50.5%	-13.6%	25.0%	7.6%	4.3%
DuPage	88.5%	-0.9%	67.6%	-4.0%	20.0%	8.1%	7.5%
Edgar	95.1%	3.1%	43.2%	-17.2%	39.0%	8.8%	6.7%
Edwards	100.0%	0.0%	62.0%	-3.7%	27.6%	-1.1%	4.0%
Effingham	90.5%	5.0%	57.3%	3.5%	27.5%	5.4%	7.5%
Fayette	91.6%	7.5%	49.3%	-1.2%	48.8%	14.7%	8.7%
Ford	94.6%	18.5%	65.6%	1.2%	29.1%	9.7%	7.6%
Franklin	82.4%	-10.6%	47.6%	-7.5%	51.3%	11.3%	6.8%
Fulton	72.4%	-7.0%	48.6%	3.3%	42.1%	5.3%	7.8%
Gallatin	100.0%	0.0%	58.3%	-6.5%	55.0%	11.6%	9.8%
Greene	55.9%	-11.8%	42.4%	-7.9%	39.9%	4.7%	8.3%
Grundy	90.6%	-5.6%	59.0%	-0.9%	17.6%	5.5%	6.4%

<sup>140</sup> Illinois State Board of Education. (n.d.). *2005-2006 and 2006-2007 State school report cards*. Springfield, IL: Author.

<sup>141</sup> Illinois State Board of Education. (n.d.). *2005-2006 and 2006-2007 State school report cards*. Springfield, IL: Author, calculation conducted by the Mid-America Institute on Poverty of Heartland Alliance.

<sup>142</sup> Illinois State Board of Education. (n.d.). *2005-2006 and 2006-2007 State school report cards*. Springfield, IL: Author.

<sup>143</sup> Illinois State Board of Education. (n.d.). *2005-2006 and 2006-2007 State school report cards*. Springfield, IL: Author, calculation conducted by the Mid-America Institute on Poverty of Heartland Alliance.

<sup>144</sup> Illinois State Board of Education. (n.d.). *Nutrition programs, Free and Reduced-Price Meal eligibility data*. Retrieved January 31, 2008, from [http://www.isbe.state.il.us/nutrition/htmls/eligibility\\_listings.htm](http://www.isbe.state.il.us/nutrition/htmls/eligibility_listings.htm), calculation conducted by the Mid-America Institute on Poverty of Heartland Alliance.

<sup>145</sup> Ibid.

<sup>146</sup> Illinois Department of Public Health, Office of Policy, Planning & Statistics. (2008, January). *Vital records, resident birth file*. On file with author.

## Health &amp; Education (continued)

County	ISBE High School Grad Rate for Low-Income Students, 2006-2007 <sup>140</sup>	Point Change in Grad Rate for Low-Income Students from Previous Year <sup>141</sup>	Percent of 11th Graders That Passed PSAT Reading Tests, 2006-2007 <sup>142</sup>	Point Change in Rate of 11th Graders That Passed PSAT Reading Tests from Previous Year <sup>143</sup>	Percent of Children Eligible for Free or Reduced-Price School Lunches, 2007 <sup>144</sup>	Point Change in Percent of Children Eligible for Free or Reduced-Price School Lunches, 2000 to 2007 <sup>145</sup>	Percentage of Babies Born Low Birth Weight, 2005 <sup>146</sup>
Illinois	74.9%	-1.6%	54.1%	-4.3%	46.9%	5.4%	8.6%
Hamilton	76.2%	-23.8%	46.2%	-12.9%	42.6%	10.1%	10.4%
Hancock	85.9%	-2.0%	47.2%	-13.6%	39.3%	9.2%	5.0%
Hardin	65.0%	-35.0%	52.9%	18.1%	55.8%	6.4%	8.9%
Henderson	64.0%	20.0%	46.4%	-5.8%	45.4%	10.9%	3.6%
Henry	82.3%	-10.9%	56.0%	-2.5%	31.7%	8.2%	5.4%
Iroquois	79.4%	6.3%	49.2%	-10.5%	36.4%	6.5%	5.0%
Jackson	90.8%	17.0%	52.5%	-3.9%	50.1%	7.7%	8.3%
Jasper	100.0%	10.0%	56.7%	4.4%	35.1%	5.4%	6.8%
Jefferson	71.7%	12.7%	45.2%	-6.5%	44.2%	7.3%	10.0%
Jersey	100.0%	0.0%	50.9%	-1.9%	31.2%	8.1%	8.7%
Jo Daviess	80.4%	-4.0%	53.8%	1.7%	26.3%	7.6%	4.1%
Johnson	95.1%	-4.9%	55.6%	-2.9%	43.4%	8.6%	5.1%
Kane	76.9%	-1.6%	51.9%	-5.7%	39.2%	11.6%	7.4%
Kankakee	70.1%	-5.7%	49.7%	-6.3%	43.1%	5.2%	8.9%
Kendall	80.0%	-11.7%	54.0%	-5.8%	15.7%	9.2%	7.1%
Knox	67.6%	-1.5%	57.5%	0.9%	48.0%	14.4%	10.0%
Lake	80.5%	-7.7%	64.5%	-2.8%	31.7%	8.0%	7.4%
LaSalle	71.7%	-9.2%	54.2%	-2.8%	33.8%	8.9%	9.3%
Lawrence	84.6%	-2.4%	37.5%	-16.9%	42.1%	4.5%	6.7%
Lee	82.7%	10.0%	58.2%	4.1%	31.6%	10.4%	7.7%
Livingston	89.2%	4.7%	53.3%	-1.9%	33.0%	9.5%	10.2%
Logan	74.5%	3.4%	57.2%	-2.4%	34.5%	11.0%	7.5%
Macon	61.9%	-3.3%	51.9%	-3.6%	46.4%	9.0%	9.7%
Macoupin	82.3%	2.1%	55.7%	-4.0%	35.0%	11.6%	7.7%
Madison	83.6%	-3.4%	54.1%	-6.8%	36.6%	6.8%	8.4%
Marion	71.2%	4.7%	46.6%	-4.5%	51.5%	14.1%	7.4%
Marshall	87.0%	-13.0%	47.7%	-8.9%	32.8%	9.0%	8.3%
Mason	84.1%	2.1%	48.8%	-5.1%	40.3%	8.8%	10.9%
Massac	91.4%	10.6%	46.8%	-8.8%	47.5%	8.8%	9.5%
McDonough	93.2%	-6.8%	58.7%	-4.1%	44.6%	11.8%	8.2%
McHenry	74.9%	-1.5%	59.5%	-5.2%	14.4%	5.9%	6.7%
McLean	77.3%	-6.9%	62.5%	-4.0%	27.3%	5.2%	9.1%
Menard	79.3%	-20.7%	62.8%	0.5%	22.5%	2.0%	5.5%
Mercer	96.2%	4.9%	50.4%	-0.4%	30.8%	7.2%	6.1%
Monroe	90.3%	11.7%	61.2%	-9.2%	9.8%	3.5%	10.1%

<sup>140</sup> Illinois State Board of Education. (n.d.). *2005-2006 and 2006-2007 State school report cards*. Springfield, IL: Author.<sup>141</sup> Illinois State Board of Education. (n.d.). *2005-2006 and 2006-2007 State school report cards*. Springfield, IL: Author, calculation conducted by the Mid-America Institute on Poverty of Heartland Alliance.<sup>142</sup> Illinois State Board of Education. (n.d.). *2005-2006 and 2006-2007 State school report cards*. Springfield, IL: Author.<sup>143</sup> Illinois State Board of Education. (n.d.). *2005-2006 and 2006-2007 State school report cards*. Springfield, IL: Author, calculation conducted by the Mid-America Institute on Poverty of Heartland Alliance.<sup>144</sup> Illinois State Board of Education. (n.d.). *Nutrition programs, Free and Reduced-Price Meal eligibility data*. Retrieved January 31, 2008, from [http://www.isbe.state.il.us/nutrition/htmls/eligibility\\_listings.htm](http://www.isbe.state.il.us/nutrition/htmls/eligibility_listings.htm), calculation conducted by the Mid-America Institute on Poverty of Heartland Alliance.<sup>145</sup> Ibid.<sup>146</sup> Illinois Department of Public Health, Office of Policy, Planning & Statistics. (2008, January). *Vital records, resident birth file*. On file with author.

## Health & Education (continued)

County	ISBE High School Grad Rate for Low-Income Students, 2006-2007 <sup>140</sup>	Point Change in Grad Rate for Low-Income Students from Previous Year <sup>141</sup>	Percent of 11th Graders That Passed PSAT Reading Tests, 2006-2007 <sup>142</sup>	Point Change in Rate of 11th Graders That Passed PSAT Reading Tests from Previous Year <sup>143</sup>	Percent of Children Eligible for Free or Reduced-Price School Lunches, 2007 <sup>144</sup>	Point Change in Percent of Children Eligible for Free or Reduced-Price School Lunches, 2000 to 2007 <sup>145</sup>	Percentage of Babies Born Low Birth Weight, 2005 <sup>146</sup>
Illinois	74.9%	-1.6%	54.1%	-4.3%	46.9%	5.4%	8.6%
Montgomery	72.8%	-3.1%	51.9%	-10.4%	39.3%	9.5%	8.1%
Morgan	91.9%	8.6%	52.5%	-4.8%	39.9%	8.7%	7.9%
Moultrie	97.1%	-2.9%	56.7%	1.6%	29.6%	10.2%	5.2%
Ogle	83.8%	1.6%	58.0%	-1.9%	23.3%	9.3%	7.1%
Peoria	87.0%	2.9%	52.0%	-0.9%	43.3%	5.1%	9.7%
Perry	66.7%	-7.6%	45.4%	-2.3%	32.5%	4.2%	6.0%
Piatt	79.4%	-6.3%	69.8%	-2.7%	22.1%	4.6%	9.1%
Pike	73.5%	-16.6%	53.3%	-7.5%	40.0%	8.1%	6.1%
Pope	82.4%	20.9%	58.1%	-16.9%	45.5%	11.5%	2.5%
Pulaski	100.0%	0.0%	30.5%	-2.4%	77.4%	-6.7%	14.4%
Putnam	75.0%	8.3%	61.3%	4.0%	28.6%	5.1%	9.5%
Randolph	77.8%	-10.3%	41.1%	-6.9%	33.8%	6.8%	7.7%
Richland	76.3%	-21.3%	54.1%	-4.9%	39.9%	3.9%	5.5%
Rock Island	77.8%	-9.2%	48.0%	-2.2%	43.7%	8.4%	6.7%
Saline	67.1%	-23.9%	43.8%	-10.4%	49.1%	13.5%	8.2%
Sangamon	88.3%	7.3%	58.0%	-1.9%	48.0%	14.2%	9.3%
Schuyler	93.8%	17.9%	51.5%	2.5%	43.9%	10.2%	5.6%
Scott	75.0%	-2.8%	54.7%	1.1%	34.6%	9.4%	5.9%
Shelby	67.2%	-28.5%	53.8%	-13.0%	33.4%	6.4%	4.0%
St. Clair	63.2%	-17.1%	53.1%	-5.3%	43.5%	4.4%	10.0%
Stark	87.5%	-12.5%	63.6%	3.9%	33.4%	17.1%	7.6%
Stephenson	87.3%	12.0%	57.2%	-8.0%	41.1%	10.9%	8.8%
Tazewell	82.1%	-13.9%	61.8%	-0.4%	28.1%	7.2%	7.4%
Union	79.1%	12.4%	41.3%	-13.6%	49.2%	7.3%	4.3%
Vermilion	69.7%	10.9%	46.9%	-6.0%	51.2%	11.1%	9.9%
Wabash	91.4%	24.7%	51.9%	-2.4%	33.2%	9.9%	4.8%
Warren	72.7%	-11.3%	52.8%	-10.1%	44.1%	11.9%	6.1%
Washington	66.7%	-26.2%	67.5%	3.4%	22.1%	4.4%	6.3%
Wayne	65.6%	-30.4%	52.3%	-8.5%	39.8%	6.2%	5.7%
White	68.6%	-9.2%	54.0%	7.7%	41.0%	2.9%	4.8%
Whiteside	72.8%	-0.7%	51.9%	-8.2%	34.6%	8.5%	5.4%
Will	79.6%	-2.3%	56.8%	-2.9%	28.3%	6.2%	7.0%
Williamson	96.3%	0.3%	50.0%	-10.2%	40.7%	2.4%	8.0%
Winnebago	77.4%	12.3%	47.2%	-7.2%	52.5%	13.3%	10.3%
Woodford	90.8%	-6.7%	63.5%	5.1%	18.8%	4.9%	6.7%

<sup>140</sup> Illinois State Board of Education. (n.d.). *2005-2006 and 2006-2007 State school report cards*. Springfield, IL: Author.

<sup>141</sup> Illinois State Board of Education. (n.d.). *2005-2006 and 2006-2007 State school report cards*. Springfield, IL: Author, calculation conducted by the Mid-America Institute on Poverty of Heartland Alliance.

<sup>142</sup> Illinois State Board of Education. (n.d.). *2005-2006 and 2006-2007 State school report cards*. Springfield, IL: Author.

<sup>143</sup> Illinois State Board of Education. (n.d.). *2005-2006 and 2006-2007 State school report cards*. Springfield, IL: Author, calculation conducted by the Mid-America Institute on Poverty of Heartland Alliance.

<sup>144</sup> Illinois State Board of Education. (n.d.). *Nutrition programs, Free and Reduced-Price Meal eligibility data*. Retrieved January 31, 2008, from [http://www.isbe.state.il.us/nutrition/htmls/eligibility\\_listings.htm](http://www.isbe.state.il.us/nutrition/htmls/eligibility_listings.htm), calculation conducted by the Mid-America Institute on Poverty of Heartland Alliance.

<sup>145</sup> Ibid.

<sup>146</sup> Illinois Department of Public Health, Office of Policy, Planning & Statistics. (2008, January). *Vital records, resident birth file*. On file with author.

## Congressional District Income & Poverty

Illinois 109th Congressional District	Number of People in Poverty, 2006 <sup>147</sup>	Poverty Rate, 2006 <sup>148</sup>	Number of People Under Age 18 in Poverty, 2006 <sup>149</sup>	Poverty Rate for Population Under Age 18, 2006 <sup>150</sup>	Number of People in Extreme Poverty, 2006 <sup>151</sup>	Extreme Poverty Rate, 2006 <sup>152</sup>	Median Household Income, 2006 <sup>153</sup>
Illinois	1,539,033	12.3%	543,373	17.1%	685,970	5.5%	\$52,006
Congressional District 1	138,176	21.8%	52,979	30.4%	67,166	10.6%	\$40,578
Congressional District 2	118,360	18.7%	50,087	26.8%	55,581	8.8%	\$43,830
Congressional District 3	61,860	9.6%	23,565	14.2%	27,217	4.2%	\$53,550
Congressional District 4	140,027	23.3%	58,698	32.5%	57,868	9.6%	\$38,620
Congressional District 5	72,771	11.1%	21,471	15.1%	31,377	4.8%	\$55,561
Congressional District 6	42,190	6.5%	14,209	8.9%	14,835	2.3%	\$65,818
Congressional District 7	140,387	23.2%	52,948	34.8%	73,618	12.2%	\$47,113
Congressional District 8	44,094	6.0%	15,582	8.0%	19,867	2.7%	\$70,694
Congressional District 9	76,490	12.4%	19,257	15.3%	29,202	4.7%	\$51,464
Congressional District 10	34,461	5.4%	13,974	8.0%	16,755	2.6%	\$78,269
Congressional District 11	71,616	9.9%	22,130	12.2%	29,075	4.0%	\$55,759
Congressional District 12	91,786	14.6%	32,613	21.8%	42,071	6.7%	\$40,705
Congressional District 13	31,433	4.1%	10,714	5.0%	14,351	1.9%	\$80,703
Congressional District 14	67,213	8.6%	23,974	11.2%	31,093	4.0%	\$62,067
Congressional District 15	94,518	15.1%	25,499	18.1%	44,013	7.0%	\$42,633
Congressional District 16	72,563	10.2%	24,074	13.2%	31,041	4.4%	\$52,192
Congressional District 17	95,522	15.9%	33,654	24.7%	38,883	6.5%	\$38,792
Congressional District 18	65,754	10.4%	21,862	15.1%	25,026	4.0%	\$47,375
Congressional District 19	79,812	12.4%	26,083	17.3%	36,931	5.7%	\$43,922

To find Representatives by district, go to [http://www.house.gov/house/MemberWWW\\_by\\_State.shtml](http://www.house.gov/house/MemberWWW_by_State.shtml)

<sup>147</sup> U.S. Census Bureau, 2006 American Community Survey, calculation conducted by the Mid-America Institute on Poverty of Heartland Alliance.

<sup>148</sup> Ibid.

<sup>149</sup> Ibid.

<sup>150</sup> Ibid.

<sup>151</sup> Ibid.

<sup>152</sup> Ibid.

<sup>153</sup> Ibid.

# Definitions and Data Notes

## Definitions

**Consumer Purchasing Power:** The value of money measured by the quantity and quality of the goods and services it can buy.<sup>154</sup>

**Disability:** A long-lasting physical, mental, or emotional condition that can make it difficult for a person to do activities such as walking, climbing stairs, dressing, bathing, learning, or remembering. This condition can also impede a person from being able to go outside the home alone or to work.<sup>155</sup>

**Fair Market Rent:** Fair Market Rents (FMRs) are used to determine the eligibility of rental housing units for Section 8 Housing Assistance. For a more detailed explanation of their uses and how they are calculated, see <http://www.huduser.org/datasets/fmr/fmrover.doc>

**Food Insecurity:** A family is considered food insecure if they did not have access at all times to enough food for an active, healthy life for all household members.<sup>156</sup>

**Household Net Worth:** This is the difference between household assets and household liabilities.<sup>157</sup>

**Human Rights:** Universal rights belonging to individuals by virtue of their being human. Human rights encompass civil, political, economic, social, and cultural rights and freedoms and are based on the notion of personal human dignity and worth.

**Hunger:** A family is considered to have experienced hunger if food intake of one or more adults was reduced and their eating patterns were disrupted at times during the year because the household lacked money and other resources for food.<sup>158</sup>

**Poverty:** See page 9.

**Rent-burdened Households (unaffordable housing):** Households are rent burdened when they spend over 30% of their income for housing. Renter costs include contract rent plus the estimated average monthly cost of utilities (electricity, gas, water, and sewer) and fuels (oil, coal, kerosene, wood, etc.) if these are paid by the renter (or paid for the renter by someone else).<sup>159</sup>

**Structural Deficit:** An economic term used to describe a situation where a state's tax revenue scheme, including types of tax, rates, and base (that is, items subject to a particular tax) will not bring in enough money to continue funding current service levels, when changing economic and demographic conditions are considered.<sup>160</sup>

**Subprime Mortgage:** Subprime mortgages are loans offered to higher-risk borrowers (e.g., those with lower credit scores) and feature higher interest than prevailing rates, higher upfront origination fees, and higher pre-payment penalties.<sup>161</sup>

<sup>154</sup> Investorwords.com. (n.d.). *Purchasing power*. Retrieved November 17, 2006, from [http://www.investorwords.com/3959/purchasing\\_power.html](http://www.investorwords.com/3959/purchasing_power.html)

<sup>155</sup> U.S. Census Bureau. (n.d.). *Disability*. Retrieved December 21, 2006, from <http://www.census.gov/hhes/www/disability/disability.html>

<sup>156</sup> Nord, M., Andrews, M., & Carlson, S. (2007, November). *Household food security in the United States, 2006*. Economic Research Report Number 49. Washington, DC: U.S. Department of Agriculture Economic Research Service.

<sup>157</sup> CFED. (2007). *Net worth of households*. Retrieved January 2, 2007, from <http://www.cfed.org/focus.m?showmeasures=1&parentid=8&siteid=504&id=509&measureid=2840>

<sup>158</sup> Nord, M., Andrews, M., & Carlson, S. (2007, November). *Household food security in the United States, 2006*. Economic Research Report Number 49. Washington, DC: U.S. Department of Agriculture Economic Research Service.

<sup>159</sup> U.S. Census Bureau. (2006). *American Community Survey and Puerto Rico Community Survey: 2005 subject definitions*. Washington, DC: Author.

<sup>160</sup> Martire, R.M. (2005). *Fiscal system basics*. Chicago: Center for Tax and Budget Accountability.

<sup>161</sup> Agarwal, S., & Ho, C.T. (2007, August). *Comparing the prime and subprime mortgage markets*. Chicago Fed Letter, Number 241. Chicago: The Federal Reserve Bank of Chicago.

## Data Notes

**American Community Survey (ACS):** The Census Bureau's American Community Survey is used for income, poverty, and housing estimates. The ACS is used for comparisons between the nation and states, for comparison of states with each other, and for comparisons between states and smaller geographies. This report relies on the ACS income and poverty estimates, as opposed to the Current Population Survey estimates, because using the ACS allows for comparisons between states and smaller geographies. Due to a change in Census Bureau methodology in the ACS, poverty rate comparisons between 2005 and 2006 are not valid, so this report discusses change over time from 1999 to 2006. For more information on the ACS visit <http://www.census.gov/acs/www/>

**Current Population Survey (CPS):** The Census Bureau's Current Population Survey March Supplement/Annual Social and Economic Supplement is used for health insurance data and for cross tabulations that are not available through the ACS. The Census Bureau recommends using a 2-year floating average when analyzing state data over time due to the small sample size of the CPS; this increases confidence in the estimates. For more information about the CPS visit <http://www.bls.census.gov/cps/cpsmain.htm>

**Small Area Income and Poverty Estimates (SAIPE):** The Census Bureau's Small Area Income and Poverty Estimates are used for county poverty rates. The SAIPE's calculations include information from the CPS, the 2000 Census, unemployment rates, and other economic indicators to estimate levels of poverty in counties and school districts. The most recent SAIPE data were released in 2007 and included poverty rates for 2005. For more information about the SAIPE visit <http://www.census.gov/hhes/www/saipe/>

**High School Graduation Rate Calculations:** The graduation rates reported in the Education section and the County Well-Being Indicators section were provided by the Illinois State Board of Education (ISBE) and are derived from the School Report Cards. The ISBE method of calculating graduation rates excludes students who transfer out of the school and into alternative schools, which may result in inflated graduation rates.

**Race and Ethnicity:** The terms Hispanic and Black are used instead of Latino and African American in racial and ethnic discussions because these are the categories the U.S. Census Bureau uses.

**Regions:** The regions included in the Midwest analysis reflect the regional breakdowns designated by the Census Bureau.

**Midwest region:** Illinois, Indiana, Iowa, Kansas, Nebraska, North Dakota, Michigan, Minnesota, Missouri, Ohio, South Dakota, and Wisconsin.

**Northeast Region:** Connecticut, Maine, Massachusetts, New Hampshire, New Jersey, New York, Pennsylvania, Rhode Island, and Vermont.

**South Region:** Alabama, Arkansas, Delaware, Florida, Georgia, Kentucky, Louisiana, Maryland, Mississippi, North Carolina, Oklahoma, South Carolina, Tennessee, Texas, Virginia, West Virginia, and the District of Columbia.

**West Region:** Alaska, Arizona, California, Colorado, Hawaii, Idaho, Montana, Nevada, New Mexico, Oregon, Utah, Washington, and Wyoming.



## The Illinois Poverty Summit

The Illinois Poverty Summit was established in 2000 to develop strategies to eliminate poverty in Illinois. Poverty in Illinois has a wide reach – touching women, children, teens, seniors, people with disabilities, and working families.

### The Illinois Poverty Summit:

develops bipartisan support for strategic priorities to eliminate poverty in Illinois;

analyzes current poverty data and serves as an information source on trends impacting the state's economic health; and

convenes legislators and other key civic leaders to determine the most effective use of state and federal anti-poverty resources and to develop new anti-poverty strategies.

### Four precepts guide the Illinois Poverty Summit:

People who work full time should not live in poverty.

All people who can work should be given the tools to work toward their fullest potential.

A safety net should be provided for those who cannot work.

Eliminating poverty is an investment in Illinois' future.

## Illinois Poverty Summit Steering Committee

### Co-chairs

U.S. Senator Richard J. Durbin (D)  
U.S. Representative Judy Biggert (R)

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State Representative Patricia Bellock (R)  
State Representative Elizabeth Coulson (R)  
State Senator William Delgado (D)  
State Representative Sara Feigenholtz (D)  
State Representative Constance Howard (D)  
State Senator Mattie Hunter (D)  
State Representative Naomi Jakobsson (D)  
State Senator David Luechtefeld (R)  
State Senator Iris Martinez (D)  
State Representative Sandra Pihos (R)  
State Representative Robert Pritchard (R)  
State Senator Dale Righter (R)  
State Senator Heather Steans (D)

### Civic and Corporate Leaders

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*Applegate & Thorne-Thomsen*  
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John Bouman  
*Sargent Shriver National Center on Poverty Law*  
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*Chicago Department of Children and Youth Services*  
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*Illinois Coalition for Community Service*  
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Paula Wolff  
*Chicago Metropolis 2020*

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